CORONET

HELP YOURSELF

A concise and useful guide through everyday problems

Mavis Nicholson

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HELP YOURSELF

Mavis Nicholson lives in North London with her journalist husband, three sons, fourteen guinea-pigs, a rabbit and a Collie dog! She has been a free-lance journalist writing for *The Sunday Times*, *The Observer* and for a year was Home Editor of *Nova*. She now presents the Thursday edition of *Good Afternoon* for Thames Television, networked throughout most parts of Britain.

Help Yourself is vivid, useful, interesting—a guide towards information points as well as being informative in itself. There appear to be so many areas of life in which red tape predominates, and this book will provide shortcuts and understanding in many directions. A book to use and use again.

Help Yourself

Solutions to the practical problems of everyday life

Mavis Nicholson

Research by Catherine Gilbey & Mary McNaught Davis
Education section researched by Caroleen Conquest

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I have to thank all those organisations and individuals who spared us so much of their time, and in most cases gave us great encouragement.

Correction. Page 114. The third paragraph should read "Pregnancy Advisory Service Limited, 40 Margaret Street, London W1N (01–409 0281) or The British Pregnancy Advisory Service Limited, 1st Floor, Guildhall Building, Navigation Street, Birmingham (021–463 1461). Be careful because there are commercial organisations using similar names."

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Introduction

EVERYBODY has a problem. But equally every problem seems to have a body—a public body, a private body, or (where would England be without them?) a busybody, which has been set up to solve it. What drove us to compile this book was the discovery that there were so many problems, and so many bodies just missing each other.

Our aim in this book is not so much to help you as to help you to help yourself.

We give you the names and addresses of the organizations, but you must pay the call on them. We outline your general entitlements, but you must check whether you qualify. We warn you of some of the pitfalls, but *you* must read the small print.

Always set out in the belief that every problem has a solution, if you could only find it. Remember this story of Spike Milligan. He was working upstairs at home in his study, and wanted his wife to bring him up a cup of tea. Unable to attract her attention, he picked up the 'phone and sent her a telegram.

At the same time remember that every solution has its problem. We met one after another when we were gathering the stuff for this book, and from this experience we drew up a set of Help Yourself rules.

1. Phone first. Make sure you've got the right person/department/section/counter/or whatever before you waste time and money on a journey.
2. When you 'phone a local government office be sure to say where you live. There's nothing more

aggravating than to find that on your way to the office later, you've crossed some invisible boundary line and are in the wrong borough, ward or parish.

3. At the same time, be sure to get the name and the extension number of the person you're talking to. An anonymous voice can deny all knowledge of you next time you ring—'It must have been my colleague, who's away sick'.
4. Having made contact, go in person. A face across the desk gets more sympathetic treatment than a voice on the 'phone.
5. Don't go to the top—at least, not at first. A friendly sergeant is more useful to you than an overworked general.
6. Starting at the bottom gives you a chance to work your way up: to the manager of the department, your ward councillor, your M.P., the Minister, and so on to the International Court of Justice at the Hague. But a rebuff from the top before you've even got into your stride leaves you nowhere else to go.
7. Don't be afraid to ask for explanations. Stick to the firm belief that the regulations and the questionnaire were drawn up by an illiterate idiot. If you don't understand them, it's their fault, not yours.
8. Try to find others with your problem. They may know something you don't know. And if you join together you may find you can move mountains.
9. Don't take no for an answer.
10. But if it's an emphatic No, try asking the question differently next time.

All advice has to be taken with a pinch of salt. For instance, we can tell you the names of organizations that give your child a very good holiday away from you; and then you might (like a mother did) get this card

from your 11 year old son, that treasure who has never left your side before this:

"Arrived safely and put our tents up. We then bought a bottle of wine in the village and we got drunk. I was sick in the night. Ben was sick in the morning. Love . . ."

We wouldn't just be pleased, we'd be very suspicious, if no mistakes were found in this book. Even if we weren't highly fallible, we know that between typing out the manuscript and publishing the book telephone numbers will change, prices will go up, organizations will rise and fall. We should be grateful if you would point out any errors and omissions by writing to us through the publishers. And if you know of a source of help which we have omitted, please tell us about it. From time to time we hope to revise and enlarge this book.

Marriage/Divorce

How to get married

There are two forms of marriage—civil and religious—and to get married either way thou shalt not be less than sixteen years of age. If you are under eighteen you need to have your parents' consent. Thou shalt not also be closely related to the person you wish to wed. An act of parliament lists the members of a family who by law cannot marry each other.

Although the Jewish religion allows nieces and nephews to marry, the law of this country does not. On the other hand, the law here says cousins can marry. However, a Catholic isn't allowed to unless he gets a dispensation from a bishop.

Any previous marriage has to be ended by death, divorce or annulment and you need documentary proof of this—that is a death certificate or a divorce decree.

You can be married any day (except on Sundays) between 8 am and 6 pm in a Register Office. There must be two witnesses. You need to give 21 days notice to the superintendent registrar at the office where you want to be married, arranging the date and time of the ceremony. That will cost you £1. Now if one of you lives out of the district of the Register Office, then he or she will have to pay another £1 at their own district office. If you want to be married by licence it costs £5 and you need to give a clear day's notice, providing one of you has the necessary qualifications of 15 days in residence and the

other person is actually in the country on the day the notice is given.

The cost of the certificate is 50p. If you lose it and want to renew it through the office where you were married, it will cost 75p. If you don't remember which office you were married at then you can apply to Somerset House (the cost is £1·25p), and their records will not be up to date until a year after you were married.

There is a fee for the registrar who fills in the register – that is £1·50p.

Another civil ceremony is performed at Conway Hall for members of the South Place Ethical Society. Anyone can become a member. It costs 75p and you write to Peter Cadogan, South Place Ethical Society, Conway Hall, Red Lion Square, Holborn, London, WC1. Tel. 01-242 8032. He performs the ceremony which starts off with a Shakespearian sonnet, "Let us not to the marriage of true minds" and the rest of the service stresses love but never mentions God. The fee is £4. There's room for a reception in the library for about 60 people.

Marriage contracts

Marriage contracts (better known in America) are additional agreements made with a solicitor. They are about such things as whether a wife is going to keep her maiden name, whether she will work after marriage, whether the husband is going to take on half the responsibility of the upbringing of the children. Often you just agree these verbally; to agree them officially it will cost money, and it is hard to say how much, as it would vary a lot depending on how much time it all takes up with the solicitor.

Religious weddings

All marriages other than the Church of England need

a superintendent registrar's authorization. Formal notice of the couple's intended marriage must be given to the registrar of the district in which they live. He then issues a marriage certificate, which, for instance, in a Catholic wedding, goes to the priest.

A Church of England wedding . . . get in touch with the vicar and discuss the date with him. (He may object to marrying you in Lent or Advent). The banns will next be published. This means the names of the two people will be read out at the church service on three Sundays, and the congregation is asked if there is any reason why the two people should not be married, they should say now or forever hold their peace. If the two people live in two different districts, this has to be done in two churches. Publishing the banns cost £1·05p. You pay this twice if you're in two different districts.

The service costs £4; marriage service with organ £8. Everything else is extra, like the organist, choir, church bells, red carpet if the church has one. In winter the cost of heating the church is extra. This varies. The marriage lines cost 25p. Replacement of these is 40p.

You can ask permission of the vicar if you want to include your own prayers and if you want to leave out the woman saying she will obey the man she is marrying.

A special licence from the Archbishop of Canterbury's Registrar, 1, The Sanctuary, SW1, will cost £25. Then you are married without the publication of banns, but there has to be a special reason to get one—if a person is seriously ill, say, and then an affidavit must be sworn. You need no residential qualifications for this.

For £4·50 you can get a common or Bishop's licence from the Bishop's Surrogate (one in every diocese) and an affidavit is sworn for this too. This licence may be needed where one of the couple may be abroad. The other must be in residence for 15 days. No banns need to be published.

A Catholic wedding . . . there are two different services used for this marriage. For two catholics there is a nuptial mass, for a mixed marriage there is a much shorter service. No fixed charges for either, though the couple are expected to make an offering according to how much they can afford. You pay for extras like flowers, the choir and the organ and there is a fee for the registrar who attends, £1·50p.

Banns are published at the church. Either a notice goes up and stays for eight days, which must include two Sundays, or the banns can be read from the pulpit on three consecutive Sundays. Banns aren't read for a mixed marriage. The priest will explain to the couple considering mixed marriage that the non-catholic must put no obstacle in the way of any children being brought up in the Catholic faith. The priest must apply to the bishop for a dispensation to permit a mixed marriage and about six weeks should be allowed for this.

Free churches, Baptist, Congregational, Methodist, vary only in the details of the service.

Jewish wedding . . . this ceremony can only be performed in a synagogue if both people are Jewish. Every synagogue appoints a secretary of marriage authorized by the Registrar General and it is to this secretary of marriage that proof has to be given that both are Jewish in order to get permission to marry in a synagogue. The ceremony can be held at any time of the day, but not on Saturdays or Jewish festivals, and it can take place anywhere, for instance in a private house or garden. The secretary of marriages from the synagogue attends the ceremony and he enters the marriage in the civil register afterwards. There is no fixed charge. The bride is given her Jewish marriage certificate signed by the couple, two witnesses and the rabbi.

If you are a Quaker, and a member of the Society of Friends, you can have your own form of marriage

ceremony. Write to Friends' House, Euston Road, London, NW1 (01–387 3601).

Homosexual wedding—well, you can't be married. But some clergy will bless a room or the flat or house of a couple of the same sex who live together.

How to get a divorce

Since January 1st, 1970, the Divorce Reform Act has made the irretrievable breakdown of a marriage the only grounds for divorce. This, in effect, enables the husband and wife to get a divorce by consent.

What are the situations that are accepted as proving irretrievable breakdown?

If the husband and wife have lived separately for at least two years and both agree that their marriage has broken down. This is proof.

Desertion—when the husband and wife live separately against the will of one of them, and two years have passed.

After five years' separation, one partner can ask for a divorce without having to get the consent of the other. But this isn't automatically given if the court thinks that granting the divorce will cause grave hardship to the deserted person, financial or otherwise.

Adultery is not grounds for divorce unless one of the couple finds it intolerable to live with the adulterer.

The only other basis for divorce is if one of the partners behaves in such a way that it is not reasonable to expect the other go on living with him or her.

How much does it cost?

Any solicitor you approach can only give you a very

rough estimate, but you might as well assume that it won't cost less than £100. An hour's interview with a solicitor can cost anything from £4 to £20!

If you don't know of a solicitor, your Citizens' Advice Bureau will have a list—though they are not allowed to recommend.

Here you can also get a list of which solicitors are on legal advice panels. You can get legal advice on anything to do with English law, whatever your means, for a pound, and if your means are small, advice may be free or for payment of 12½p.

Solicitors can also advise you if you are eligible for legal aid and can give you the necessary form to fill in, or your Citizens' Advice Bureau can give you a form. You are, for instance, if your disposable income (that is what's left after tax, insurance, rent, H.P. payments, etc.) is not more than £950 a year and your savings or realizable assets, such as jewellery, do not exceed £500. These figures may have altered slightly, but they will give a fair indication.

The Law Society considers your claim and then your form has to go to the Supplementary Benefits Commission and all this will take at least six to eight weeks so be prepared for a lot of to-ing and fro-ing. Then comes a legal aid certificate, which may take two to three months and they are not back-dated, so you are liable to have to pay a solicitor for all visits, 'phone calls, letters. Beware!

One woman conducted her own divorce. She had to read it all up in the library, which must have taken some reading up! And it is not our recommendation for everyone, though it only cost her, in money, about £12. Read our end piece—"How to do-it-yourself"!

How to get maintenance

The solicitor acting in a divorce—if the husband

and wife can't agree—will apply for agreement on money through an appointment with the registrar. The legal aid certificate can cover the cost of these proceedings.

The registrar will take into consideration the earning capacity of the husband and wife, and other things like their standard of living, their age and also how long they have been married.

His aim is to leave everybody concerned in as near as possible the same financial position as they were before. The order usually makes one partner pay the other weekly or regular payments. The registrar has the power to order that these payments should be secured. This means that some of the man's property is put under court control, and income, if any, from this can be diverted to the woman, If necessary, property can be sold to provide for her.

If there is any possibility that the man will not pay regularly, the woman's solicitor can ask the registrar to incorporate in the order an instruction that it shall be registered in court. The order is then sent to the magistrates' court for the area where the man is living; and after that he has to make his payments to that court and the woman has to collect it either personally or by post.

If a maintenance order is not registered in the magistrates' court at the time when it is made, the woman can apply for it to be registered at a later date, if, for example, the man is in arrears. There are two advantages to having the order registered in a magistrates' court. The first is that the woman will be able to apply to the magistrates to have it changed if her means become less and her ex-husband's more. The second is that if the man fails to pay she can go to the clerk to the magistrates to have the order enforced without getting a solicitor to do it.

The procedure for trying to enforce an order for maintenance is to ask the court to issue a summons to bring the debtor before the court. Arrears, for payments due more than twelve months before an application is made to enforce them, are written off.

The court can make an attachment of earnings order. This cannot be done until the payments are at least four weeks in arrear. The amount of the payments ordered is then deducted by his employers from his wages, before he gets them, and is sent to the court for the woman. However, a solicitor won't do this if a man shows a tendency to flit from job to job.

In the last resort the man can be sent to prison, but that still doesn't necessarily mean that the woman gets her money!

A woman can apply for a state supplementary benefit if her means are below the statutory weekly minimum because her ex-husband is not making her payments. She will then get an allowance for her dependent children.

How to get custody of children

Custody is different from care and control. Custody is the right to decide such important issues as where he or she is educated. Care and control is looking after them each day. It is most rare for this to be taken from the mother.

A father trying for care and control as well as custody will find it tricky, especially if the mother objects. He would have to prove he was better able and that the children would be adequately looked after by a competent person.

Access is another thing—the right to see the children. And it is most unusual for this to be denied to either parent. It ought to be worked out between husband and wife . . . but any dispute can be referred to the court.

An excellent book, "Getting a Divorce", which goes into all this, is published by the Consumers' Association, publishers of "Which", 14 Buckingham Street, London, WC2.

For more advice on legal aid write to the Law Society for their free booklet "How to obtain the help of a lawyer", at 29-37 Red Lion Street, London, WC2.

How to do-it-yourself—Divorce

It is now possible to get a divorce without the help (and the considerable fees) of a solicitor. A petition can be filed by you at the Divorce Registry at Somerset House or at any county court with divorce jurisdiction.

Forms of petition can be obtained from a law stationer, or by post if you write to Oyez Publishing Ltd., Oyez House, P.O. Nox 55, 237 Long Lane, London, SE1, price 5p each. Three copies are needed.

Fill the forms in carefully, as mistakes mean time. Two of these are to be posted—but preferably taken—to the Registry or County Court Office with your marriage certificate. A photo copy of this is not acceptable. Besides these documents you need to take the £12 fee.

The court will then send the petition with an official notice of proceedings and forms for completion to the person being petitioned against.

Anyone likely to have a dispute over children or

money will have to consult a solicitor, because they will definitely need help in sorting that out. So too, if the other partner decides to defend the petition.

Good free booklet to study on all this: "Proceedings for Divorce", Divorce Registry, Somerset House, Strand, London, WC2.

Help after a divorce

It depends, obviously, why you got divorced as to what kind of state you're in afterwards. But a lot of people are left depressed. Lonely. Panicky. Cut off. These associations will try to help in various ways. Write or ring for details of what they do and where their branches are:—

Gingerbread, Munro House, 9 Poland Street, London, W1. (Telephone: 01-935 7886).

The National Council for One-Parent Families, 255 Kentish Town Road, London, NW5. (01–267 1361).

National Federation of Clubs for Divorced and Separated, 126 Melrose Avenue, London, SW19.

Marriage bureaux

There is no such thing as a registered association of marriage bureaux, so you will have to do your choosing of a bureau without an official seal of approval, so to speak. Look in the magazines like Punch, Vogue, The Spectator, Jewish Chronicle, The Tablet, The Universe and, of course, in local papers which all carry advertisements.

To help you when you choose, here are some details of a few reputable ones, which is not to say that others are not. Firstly, one that has been going for a long time!

The Heather Jenner Marriage Bureau has trained interviewers all over the country, who operate from their own home, so there is more personal contact right away. Here you have an interview after giving your particulars either at their office or at your home.

It goes without saying that no bureau worth its salt would divulge any information about its clients. The ones we rang would not even give us any facts about their business over the 'phone, but were apparently very frank once we went to see them.

The Catholics Introductions Bureau and the Pamela Greenhill Bureau do most of their introductions through the post. No addresses are given at first. The people concerned exchange a few facts about each other to see if they are interested. They may then send photographs of themselves. And later, when they both agree, the bureau arranges that they can write or 'phone to arrange a meeting.

All agencies require that you fill in forms about yourself. Physical description like height and colouring; personality idiosyncrasies; attitudes to drinking, smoking and politics. If you have been divorced, then you will always have to produce the decree absolute.

One agency doesn't take oddities, as they put it. They say they are serious in wanting to arrange marriages for their clients and they feel they would not be able to match up an unconventional sort of person. So there must be room for an oddities marriage bureau!

There is a generally-acknowledged shortage of men in their 50's.

How much do they cost?

What you can afford obviously influences your choice

of marriage bureau. The charges vary. It might be that you are charged a flat fee such as £10·50 a year with no extras and as many introductions as you need. Or another bureau will charge a registration fee like the Heather Jenner Bureau of £15, which covers you for any number of meetings, and then if you marry, each of you pays the agency £30.

Catholics Introductions charges £5·25 registration fee and then £10·50 when an introduction has been arranged, but nothing more for however long you are with them. One person has been on their books for ten years. Is this a record?

Heather Jenner Marriage Bureau, 124 New Bond Street, London, W1.

Pamela Greenhill Bureau, 4 Angel Court, Throgmorton Street, London, EC2.

Jewish marriage bureaux advertise in the "Jewish Chronical", Catholic ones in "The Tablet" and "The Universe". But a bureau that deals only with practising Catholics is Catholics Introductions Bureau, 9 Belgrave Road, London, SW1.

Marriage guidance

If there is anything going wrong with your marriage, you can seek help through a marriage council. The counsellor who sees you will be sympathetic, discreet, completely unshockable.

Look in the telephone book under "Marriage Guidance". There are only a few numbers, but don't be put off. If there isn't one very near you, any of those numbers will put you in contact with another that will

be more convenient for you. There are over 200 Councils in Britain.

You will have to make an appointment and you may have to wait a fortnight, depending on how busy they are. Some charge a booking fee of 50p.

How it works

A counsellor is a voluntary worker, who has been carefully selected, trained and from thereon supervised by the National Marriage Guidance Council. The counsellor provides a completely confidential service to one or both of the partners. You can send for a book list of helpful literature.

Marriage Guidance Council Bookshop,
Little Church Street, Rugby.

They will supply you with the addresses of Councils all over England, including Scotland and the Channel Islands.

There is a Jewish Welfare Board for help at 74 Charlotte Street, London, W1. Also a Jewish Marriage Education Council, 519b Finchley Road, London, NW3.

Catholics can ask their priest if there are any facilities near them, or write to:
The Commissioner for Social Welfare,
1a Stert Street,
Abingdon, Berkshire.

How to get fixed up with a date

The three businesses we quote want much the same data from you. Your age, the preferred age of your would-be

date; your religion – if you mind what religion the other has; what you look like; what you'd like your companion to look like; details about your education and politics.

Dateline, 23 Abingdon Road, London, W8, 01-937 0102, have a rather more sophisticated questionnaire. They want more information to feed into their computer, which presumably is why they are quite a bit more expensive: £10 or £16. For £10 you get a free first run of six dates. After this, it is £2 a half-dozen. The £16 gives you membership, plus as many computer runs as you want for no extra cost. They cover the whole country, and you can draw a circle on a map they give you to show where you'd like your date to be living.

Datamatch, Box 642, Chelsea, London, SW3, 01 373 6957, give you six names and addresses within ten days. If you don't get six the first time, they offer you a free run. You can indicate where you'd like your date to come from.

Contacts Unlimited, 2 Great Marlborough Street, London, W1, 01 387 8150, give you the names of eight dates for £5·50p.

Homes

An Englishman's home is his rented accommodation, his furnished or unfurnished place, his council flat or house, or occasionally his castle!

An Englishman can, to some extent, protect his home. He can put up a fence, he can even stick broken glass on the top of his boundary wall. But he can't electrify his fencing, for instance, against a would-be intruder. Neither can he keep a guard dog specially trained to savage a trespasser—though he can keep a dog to ward off a stranger.

If he keeps his house in bad repair and, say, a loose tile falls off his roof on a passer-by's head, then the owner is responsible and liable to be sued for damages.

If your child's football goes into next door's garden, it should be returned. If it is not, because it is lost or damaged, then money to its value can be demanded.

If your tree overhangs into your neighbour's garden, and it has fruit on it, then it's his! But if he cares to, he can ask you to cut away any overhanging branches or any roots that have crept in. If you refuse to cut them, he can.

You can object to noise from neighbours and report it. But it has to be causing a disturbance . . . otherwise you can't do anything to make them stop. The last word on this business of what neighbours can and can't get away with as regards noise: remember that family who kept tormenting their neighbour with noises? Not such loud ones that disturbed the neighbourhood. Not such loud ones that could be reported to the police.

In the end the neighbour was driven so crazy by the family that he upped and shot them all.

How to buy a house

It can be a really long and frustrating business. Before you start you probably should read the subject up a bit. One good book is *The Legal Side of Buying a House*, which takes you through the stages. You can ask for it at a bookshop -costs £1 plus 25p. Or direct for £1 to the Consumers' Association, 14 Buckingham Street, London, WC2. Another good book is *The Reader's Digest, Family Guide to the Law.*

However infuriating it is buying a house, it is probably the most satisfactory way of living as a family.

You have to find one first . . .

Choose your area. Go to the Town Hall and have a look at any of their intended plans or any developments there might be under way. Go to the office of the local newspapers and ask to see some back numbers. This gives you the flavour of the locality faster. It also gives you a chance to see what societies flourish. If you have children, or intend to have some, you should look at schools. Ask at the Education Office for their list. Check the public transport. Don't walk around the area always in the morning, or always in the evening or always on weekdays or weekends. You need to decide on its noise and quiet by turning up at any old time. Going to a council meeting can be your final check.

Find the estate offices. Tramp around, or get some of their names from advertisements in the local papers. Or there is the Estates Gazette that lists quite a lot of them in a monthly supplement.

An agent won't be charging you for supplying a list

and description of properties for sale. (Remember their descriptions don't have to give you a thorough account of what you are going to find). Even though at this point, there is no charge, the estate agent will later be handling your deposit, so it is worth making sure the agent is completely reputable. He should belong to the Royal Institution of Chartered Surveyors; or the National Association of Estate Agents, or the Incorporated Society of Valuers and Auctioneers.

And then there is a survey to be paid for, there's a mortgage to arrange . . . and unless you have a lot of time and are very good at all this, you will avoid an ulcer (but not more expense) if you go to a solicitor. He can find you a surveyor. A qualified one can be found through the Royal Institution of Chartered Surveyors, 12 Great George Street, London, SW1. Or the Incorporated Society of Valuers and Auctioneers, 3 Cadogan Gate, London, SW1.

He can suggest places where you might borrow money for a mortgage. They are (in case you decide to do it yourself—or even just because you want to keep your eye on the thoroughness of your solicitor!), Building Societies, Local Authorities, Life Assurance Companies Banks, Private Mortgages through the firm you work for, Finance Companies. He will also know about tax liabilities.

We stress, this initial bit of buying a house costs extra to the price you are going to pay. Surveyors' fees can be £20—£30 for a structural survey. You may need drains and wiring checked, another £5 to £15. The solicitor's fees are based on the purchase price, and whether it is registered or unregistered property. He may charge for travel, postage, listing furniture, etc. There are Mortgage fees. They are based on the amount being borrowed. Land Registry fees based on the purchase price. Stamp duties on any property over £5,500. There may be

expenses such as water rates, rates, ground rent. There's the estate agent's commission which is not usually asked of an ordinary house buyer. Bridging loan fee if you are borrowing money from a bank until the transaction is over. Set aside about £400. Always be sure when buying that any offer you make is subject to contract. This lets you out if snags should appear or if you just want to change your mind. Of course, this is two way, and the seller can equally change his mind.

About offers. If you want the house really badly, don't bicker over the price, because if you like it, probably others will too. If houses are scarce, it is even worth offering a bit more to overtake any rivals. If the house has been a long time on the market, and if there are plenty of For Sales up in the area, then you can chance offering less.

Keep your eye on negotiations all the time. Keep on at your solicitor if nothing seems to be happening. A rough guide to how long it should all take is 2 to 3 months from the acceptance of the offer to completion.

When you are satisfied—from the surveyor's report, that the house is worth buying; when you have got any loan you need; and when your solicitor says all inquiries have been answered satisfactorily, proceed.

At this stage, both the buyer and seller receive from their solicitors the contract as it has finally been agreed. Once contracts are exchanged, both parties are finally committed to going ahead with the sale.

The final stage is for the solicitors to exchange the balance of the purchase money for the title deeds. Unless special arrangements have been made, you are now free to move into your new home.

Finding a solicitor

Get a list from a classified telephone directory or from the Citizens' Advice Bureau. Or ask someone, who

has happily bought a house, for his. You can sometimes get a solicitor from the same society as are lending you money to buy the house. You shouldn't use the same solicitor as the person selling. If you are going to do it yourself—and you have to expect to spend a lot of time on it, and it will need perseverance—then the book we mention at the start of this section: *The Legal Side of Buying a House*, by the Consumers' Association, will take you step by step through the conveyancing. And also the Readers' Digest Book, "Family Guide to the Law", from 25 Berkeley Square, London, W1., £5·50p. Or you can join an organization—the best known is the National House Owners' Society, 3 Railway Approach, Wealdstone, Harrow, Middlesex—and they will do it—the job of conveyancing—for their members at a lower price than a solicitor.

Freehold or Leasehold Property

Most houses are freehold. Most flats are leasehold. Freehold property is yours for ever once you have bought it. When you buy leasehold, you are buying only for a set period. It can be 99 years or 999 years. It can be for shorter periods. You pay a sum known as ground rent to whoever owns the leasehold.

Once you have lived in leasehold for at least five years, you may be entitled to buy the freehold at a price below market value. If you don't wish to buy it, you could be given the alternative right to a new 50-year lease. The Leasehold Reform Act of 1967 can make an unwilling landowner comply.

Furnished or Unfurnished Accommodation

How to find it: you have to look at advertisements in

newspapers. Comb the district in which you hope to live looking at advertisements in shop windows, mostly newsagents. Put your own advertisement in stating what you are looking for as explicitly as you can.

Put your name down at estate agents and any accommodation bureau. Bear in mind that neither of these are supposed to charge you anything until they have actually found you a place! Their charge varies. It could be the whole of your first week's rent or a percentage of the whole year's rent.

What rights have you as a tenant?

Unfurnished places give you more rights than furnished. For instance, you can't be chucked out of an unfurnished place as you can out of a furnished one as soon as a lease on an agreement expires.

For, most people in unfurnished places have what is called a regulated tenancy. This gives legal protection against sudden chucking out and increases of rent.

A controlled tenancy is another thing. Very often people who have lived in the same place unfurnished or partly furnished, since 1957, have one of these. They pay a low rent and as long as they fulfil their obligations cannot be evicted. If the controlled tenant dies, his wife or child usually have the right to stay on under the same terms. But this tenancy can only be handed on once. After that it can be changed to a regulated tenancy.

A controlled rent can be put up if the landlord makes improvements to his property. It is about $12\frac{1}{2}\%$ of the cost of improvements to the whole year's rent. It can go up if rates go up.

If the landlord overcharges, the tenant can sue him in a County Court. Action must be taken within two years.

As the owner-occupier of a room or rooms, you can say who enters your place. The landlord cannot forbid you any guests. He is not allowed to enter just as he likes.

Though you are obliged to let him in—he must give you 24-hours warning—as he can say he wants to inspect his property for structural and other repairs.

If a tenant starts annoying neighbours or his landlord with, say, noise, then this might give grounds for his eviction.

How to Appeal to the Rent Tribunal

If you live in furnished accommodation, you have very limited protection against rent increases and eviction if the rateable value of your home is £200 or less (in London £400). You can apply to a rent tribunal for a rent reduction or for protection from eviction. Once the tribunal has fixed a rent, the landlord is not allowed to charge more without the tribunal's consent. One disadvantage in applying for a reduction, if you are living in furnished property, is that the landlord may try and evict you.

The procedure for the tenant applying for a rent reduction and the landlord applying to put the rent up is the same. You are asked to fill in a form which a member of the tribunal's staff will help you complete. It is possible for confrontations to be conducted by letter, but better to choose a hearing so that statements can be challenged directly.

The tribunal's decision may be given at the hearing or later. Both parties will receive a copy of the decision. The tribunal can approve the present rent, reduce the rent, or dismiss the case, but is not allowed to increase the rent at the first hearing.

Compulsory purchase

If the Government, a local authority or other public body

want to buy your house, you can, in certain circumstances be made to sell it. The transaction, for which you will be compensated, is called 'compulsory purchase'.

To stand any chance of successfully opposing the development which is threatening your home, you must act quickly. You do not automatically receive official notification of the threat to your home when development plans are drawn up, and later on, when you are served with a notice, may be too late to protest. The only sure way of keeping up with development plans in your area is to check with your local council's planning department.

How to Appeal

Two methods of objection are open to anyone faced with the likelihood or reality of a compulsory purchase order. First, there may be legal safeguards for owners and tenants. To make the best use of these, take the advice of a solicitor. Secondly, the bodies which have the right to apply for compulsory purchase orders can sometimes be made to bend to public opinion.

You may be able to arrange a meeting with the authority applying for the order. If you go armed with carefully prepared objections and practical alternatives you may be able to get some modifications.

Where this fails, try a public campaign. Public opinion can be stirred up through protests to local councillors and Members of Parliament, and through letters to local newspapers. The national press and television may take up your case if you get them interested from the start.

The best ground for an objection is that the proposed scheme is unsound and not the best solution, which is why it is worth suggesting alternatives. Make it very plain what upheaval the order would cause. Objections normally result in a public enquiry where they can be aired. After this has been held the inspector governing the enquiry makes a report to the relevant Government

Minister, who will then confirm or refuse the order. If it is confirmed, it can still be challenged in the High Court within six weeks, either on the grounds that the body which granted the order was acting beyond its legal powers, or that the procedure laid down by Parliament was not followed.

If all the objections are overruled, you are served with a document called a 'Notice to Treat' and once this has happened the sale must go through. It is time to begin to negotiate compensation. The price you receive for property bought under compulsory purchase powers is based on what it would fetch on the open market, plus extra compensation for being disturbed and any other loss. The difference in compensation for a 'fit' and 'unfit' property can be substantial, and if your property is in danger of being bought as 'unfit' you would be best to take legal advice.

Except in the case of slum clearance, there are no regulations about re-housing. Conditions vary greatly on this between one local authority and another.

Most people who receive the full open market value of their property, together with reasonable removal expenses, usually prefer to buy another house rather than to move into a council home. If for any reason you are offered and accept council accommodation, and find that you own house has been downvalued for this reason, you should make an immediate protest. An appeal to the district valuer might result in full compensation.

Household Insurance

When you borrow money for a mortgage, the lender usually insists that you get adequate insurance on your house.

However slack you are on this sort of thing, you would soon alter the way you think once you saw a house go up in flames which was inadequately insured.

You can either choose your own insurance company, or you might be able to take over the chap's policy who is selling the house to you. Mostly, you would be wise to fill in the insurance form which will probably come from the company lending you money on your home. This policy generally only covers the building and you will need to take out another policy for the contents. You also must make sure that your insurance will cover you if your house is destroyed. It is never in your interest to insure your house for less than its full value.

Because the value of land goes up all the time, you will have to keep looking at your insurance to bring it up to date. You may make improvements which add to the value of the house. If your house is not adequately covered, then companies tend not to pay out to someone only claiming partial damage.

If you are in leasehold property, you must check with the landlord that his insurance covers you completely. If not, you need to take an additional policy that will make up the difference.

Valuing the contents

Check each room and assess everything at its current value. If you have anything valuable, you ought to cover it separately. You need to check very carefully with the insurance company what exactly is being covered and under what circumstances a claim can be made.

There's an obvious advantage in having the same company insure your house and then its contents. Because in the case of flood or fire both will be involved. and with one company you will only have to fill in one set of forms.

How to make a claim

Send for a claims form and fill it in immediately. If you are claiming for a very small amount of damage, think whether it wouldn't be cheaper in the long run to pay for it yourself.

If you are claiming for damage over £200, then the insurance company will usually send someone round to inspect your claim. If then the company disputes the value of the damage, you might want to call in an independent assessor. Where do you find an assessor? Believe it or not, in the classified telephone directory under assessors. (And some state that they are Members of the Institute of Public Loss Assessors). Beware of giving any assessor an exorbitant percentage of the claim as fee. They should charge not more than 10 to 15 per cent of the total amount paid to you by the insurance company. The assessor should be able to agree better terms with them and hurry them on in their payment.

If you aren't using an assessor and the insurance company is taking a very long time to settle a claim, a letter from you or from a solicitor might jog them into payment. When a claim has been paid you are required to sign saying that a full and final settlement has been made. Make sure before you sign that this is so!

How to get rate reductions

If you want to claim because you think that the rateable value of your house is unfair, you have to first get a form "Proposal for Alteration of the Valuation list". This you get from your Valuation Officer, and if you don't know where he is, ask for the address from your local Council.

You have to say on the form what your grounds are for

asking. "Excessive" can be enough. You may think your property has been unfairly assessed, if something new like, say, a pub has been built near you.

The valuation officer may agree to a new figure for your rates. If he doesn't agree and you do not withdraw, after 14 days you will be asked to make your appeal at the local valuation court. This costs nothing unless you use a solicitor or a surveyor or valuer. If you gang up with neighbours on this, you may find making claims easier.

How to get rebates

You should find out from the rating department of your Council or from a Citizens' Advice Bureau whether you qualify for a rebate.

Short lets of houses

Not many estate agents are interested. It's best and cheapest done by yourself by advertising in shops or in your newspaper. A national newspaper can bring in results. If you live in a university town, you might try contacting the British Council Area Office, who have a department to help academics from abroad who might want somewhere to stay for short summer vacations or for sabbaticals of one year or longer.

You might try advertising a low rent for summer hols, if you want people in to look after your pets, when you're away.

Swaps

Home Interchange Ltd., P.O. Box 84, London, NW8 specializes in arranging swaps from anything between a couple of weeks to several months. They cover Europe, Scandinavia, Hawaii, Hong Kong.

When it is Council tenants swapping . . . for instance, a young couple with a small flat wanting to exchange with two elderly people with a large flat . . . then this has to be done and approved by the Council. And there's usually a list of people wanting to swap.

How to protect your house against burglars

Nearly half the burglaries, anyway in London, are done by walk-in chaps. Nine out of ten of the burglaries occur through the owner's carelessness: a garage door left open; keys hanging from a string in a letter box. It's not just what the burglar takes, but what he does that can be upsetting. Ripping open furniture, scattering contents, urinating on your carpet, if not on your bed.

There's another lot of burglars who will get in through locked doors. But at least by installing good locks, you are playing for time, and you will certainly put a lot of them off. There are two types of locks. The mortice and the rim lock. A five lever mortice lock to British Standard 3621 will cost about £5. The rim lock has a latch which shuts automatically, and is usually opened by a key on the outside and a handle or lever on the inside. It is no use having a good strong lock put on a weakly constructed door. And it's no good putting one on a glass door that can be smashed and opened by reaching through. Glazed doors need a lock like the Yale Automatic Deadlock (about £4). Some doors have outside hinges, whose pins can easily be knocked out. A pair of hinge bolts cost about 70p each. On sash windows, a long screw is a cheap deterent to opening. There are window locks from 40p to £2.

A kit for all these things is the Chubb Crime Check

One and Two (for metal windows). Cost between £8 and £10, and you get a lock, a bolt, six security window catches.

If you are on your own, easily scared, you should have a chain and a door-viewer on your front door besides a strong lock.

The sight of an alarm bell will certainly put off any amateur burglars. Home Guard Ltd., P.O. Box 4, Hounslow, Middlesex, do a burglar kit (about £35).

If you have a lot of valuables, your insurance company will probably insist on an alarm system installed by an expert.

You can contact a Crime Prevention Officer at your local police station for free and expert advice. The police like to be told when you are leaving your home empty for any length of time.

Most burglaries occur in the day. Afternoons particularly, so don't think it is really all right to pop down to the shops with the house unlocked.

You should always remember to cancel milk and newspapers. Leaving just a hall light on regularly when you go out can become very obvious to someone with his eye on things. Change to a light in the front room from time to time.

How to protect your house against fire

The Fire Protection Association issues a concise leaflet called "In the Event of Fire in Your Home", which sets out exactly how you should tackle a fire in your house, and it's obtainable free but for a stamped addressed envelope, from F.P.A., Aldermary House, Queen Street, London, EC4.

If a fire does break out, the leaflet states, the first thing to do is to get everyone out of the room and close the door. Closing the door is an attempt to prevent the fire from spreading. Then call the fire brigade. Please note, it is the small fire that starts in a home which claims most lives, and these fires are often so small and localized that no-one thinks at first that it is worth calling the fire brigade.

After clearing the room and calling the fire brigade, further steps can then be taken to put out the fire, if it's possible to do it without risking life. Water is the most suitable extinguisher for homes, though some fires need special treatment especially those in electrical appliances and those inflammable liquids like fats.

With anything electrical, like the blanket, the first thing to do is to remove the plug or switch off the current at the mains. If this doesn't stop the fire, use water. But *never* use water on live electrical stuff. There's a slight difference when the television catches fire. Switch it off, take the plug out and cover it with a wet blanket. If you douse it with water the picture tube is liable to explode.

With portable oil heaters, concentrate on cooling the heater itself. Stand at least six feet away, in case the fire flares up, and squirt or throw water onto the heater. If you leave the room, remember to close the door gently after you; slamming will create a draught and leaving it open might spread the fire.

If fat is burning, water should not be used directly. Turn off the heat, if it's a pan of cooking fat, and cover the pan with a lid or a damp cloth. Never carry a pan of burning oil.

The leaflet goes on to talk about extinguishers, which should be large enough to have effect and yet easy enough to handle, particularly by women and elderly people. The minimum sizes recommended are as follows: water (gas pressure or soda/acid), 1 gallon capacity; dry

powder, 2-lbs. capacity; carbon dioxide, 2-lbs. capacity. If an extinguisher contains carbon tetrachloride and chlorobromomethane it should never be used in the home, as these two agents are toxic. You must regularly maintain an extinguisher, if you don't it might prove to be useless when you need it in an emergency. Some extinguisher suppliers operate maintenance schemes. The operating instructions printed on extinguishers should be carefully studied. If there is any doubt at all in the meaning of them, you should ask the supplier to explain exactly how the extinguisher works.

If your clothes catch fire you must lie down immediately and roll across the floor to prevent the fire spreading If possible, roll yourself (or the person alight) in a rug or blanket and keep your head (or the person's) out. You should never remain standing or sitting as flames travel upwards. Anyone suffering from burns should be treated for shock and a doctor should be called.

The best protection against fire is obviously to prevent one. The Fire Protection Association also has a leaflet called "Check List for Fire Safety in the Home", which points out a lot of safety firsts.

Checkpoint: make sure that repairs and alterations are regularly carried out by a qualified electrician.

Checkpoint: electric blankets need special care.

Checkpoint: are portable heaters placed where they cannot be upset?

Checkpoint: are there adequate, secure fireguards for all fires?

Converting and Improving Property

Two things: how to you raise money, and how do you get permission?

Most structural alterations have to have the consent of the local authority, and sometimes of neighbours, the ground landlord (if the property is leasehold) and the building society or other lender (if there is a mortgage).

Raising Money

Money for improvements can be got from building societies or insurance companies, even if your mortgage repayments have not, as yet, very much reduced the original amount borrowed. Banks may also advance money for home improvements, either by an overdraft or by a personal loan. Where a bank manager is unable to help, he may advise you to apply to a finance house, in which case his reference would be of great help. Local authorities are sometimes good for a loan! For some improvements will keep houses in the council's area in good repair, or even improve them. The council can give grants of up to half the cost of some types of improvements, and it may make a loan, or grant a second mortgage for the other half.

A council grant does not have to be paid back. There are no restrictions on selling the home after it has been improved, and the same conditions apply for improving say weekend cottages which are not the owner's main home.

The standard grant is to provide such things as a bath, a wash basin, an inside lavatory, water. This applies to houses built before 3rd October, 1961, which are in a reasonable state of repair, and which, after the proposed alterations will be habitable for at least 15 years. For houses in poor repair, the council may lend the money which is intended to bring it up to an acceptable level. The maximum standard grant normally available is half the cost of the work up to a total grant of £200. Only where extra work is involved, for instance where a water main has to be connected, will more than £200 be given,

and there is an overall maximum of £450, whatever the circumstances.

There are discretionary grants to bring old houses up to modern standards, to enlarge small houses, or to convert non-residential buildings into homes. You must be able to prove that the house will be liveable in for at least another 30 years. Half the cost of improvements can be obtained up to a maximum of £1,000, or in the case of a property of three or more storeys which is to be converted into flats, £1,200 for each flat.

How to start to get a grant

Get an application form from your council office. Don't start work until you have received consent.

How to get planning permission

There's a form which you get from your council office. You will have to fill it in with full details of the work and all your plans and measurements. If planning permission is refused, you can appeal (if within six months) to the Ministry of Housing and Local Government. You can ask a solicitor or an architect or a surveyor, if you have grounds of appeal.

You may have to get your neighbour's consent. It's worth warning them anyway of any noisy, dirty work that will be going on under their noses! For some work you may need written permission. And that you have to do through a solicitor.

In your lease, a solicitor will know if you will need to ask your ground landlord for his consent on any alterations. He should not refuse if the work will improve the

property. Your mortgage deeds will tell you if you have to get the lender's permission. It's always wise to contact the surveyor's department of your local authority before you get on with major alterations. They may have to check that the work complies with fire precautions, damp courses, etc.

People who have a right to enter your home

(1) Police can't unless they have the owner's permission or a warrant except if a person has been convicted (within the last five years) of theft or of receiving stolen goods, then the police only need to have written authority.
(2) Local authority officials can with written permission from the council, and it has to state why they have come, e.g. health reasons, overcrowding, slum clearance.
(3) Landlords can enter, but they have to give 24-hours notice. A landlord is a trespasser if he just barges in.
(4) Gas and electricity men can to read meters (check they are officials) or if they fear there is danger from a leak or fault.
(5) And people from the Water Board to inspect and to check on suspected waste. If you refuse entry, they can have your water supply turned off.
(6) Custom officers can search if they suspect hidden goods. They either have to carry a magistrate's warrant or a High Court search warrant.
(7) If you have a telly, then the officials in detector vans, should be allowed entry. If you have a telephone, you ought to allow telephone engineers.
(8) Bailiffs. There's a difference between the county court ones and the certified, private bailiffs. The first

are allowed entry. Certified bailiffs are allowed to seize goods to repay a debt
The Readers Digest Book *Family Guide to the Law*, goes into this with far more detail.

Rubbish Disposal

How do you get rid of wardrobes, decrepit upholstered furniture, broken pianos?

First of all, are they as bad as you think? *You* might hate them. But they could be next year's up and coming craze in the junk shops. Ask around a few shops first. Sometimes dealers put their cards through your letter box.

The Salvation Army are interested in unwanted furniture of all sorts, as long as it can be put to some use. Contact your local branch, if you think you have anything for them. They won't charge for collecting, but they won't pay you anything for it, either.

If you can't sell it, or give it away, then you can get in touch with your local authority. There is usually a special collection department of the Health Department. Most Councils make a nominal charge based on the cost of man hours, so the price will depend on weight and volume of the rubbish. Cost can be from £1 to £5. You may find your Council provides this service free, to avoid the dumping of rubbish willy nilly around their borough: Of, if you have a car, there might be a dump to which they will let you take your own rubbish.

How to get rid of a bone shaker!

To get rid of a car that's really had it, you need to contact a contractor and your Council should be able to tell you the name of one. They charge round about a

fiver—depending on how far they have to come to get it. You are wasting your time hoping for some money for its scrap value. Scrap metal is about £6 a *ton*.

Unwanted pest guests!

If you have any and we do mean the four legged, winged variety actually like rats, fleas, mice, then it is best to contact your local Health Department. They can suggest an outside contractor, or a brand of destroyer, if they can't help themselves.

Selling a house

Selling a house can sometimes be more frustrating than buying it. In fact you will probably be selling one home in order to put the down payment on another, and any hitch in the first transaction will stop the second deal going through. For that reason you probably won't want to add to your troubles by doing your own legal work. But you are entitled to do so if you wish, and if you're a glutton for punishment you can at least ease the pain by getting hold of *The Legal Side of Buying a House* (£1 direct from the Consumers' Association, 14 Buckingham Street, London, WC2, or £1·25 from a bookshop). It goes step by step through the process of conveyancing which applies whether you're buying or selling.

For speed, too, you will probably opt for selling through an estate agent rather than privately. This does mean losing roughly £150 out of the return from a £5,000 house, though the agent can claim that he will probably get a better price.

Choose an agent who belongs to one of the professional bodies—the Royal Institution of Chartered Surveyors or the Incorporated Society of Valuers and Auctioneers—and to be on the safe side check with your solicitor any agreement you make with him.

In particular fight shy of giving the agent 'sole selling rights'. If you do, he will be entitled to his full commission even if you find the buyer yourself. In other circumstances you will only pay the commission if he sells the house through his own efforts. If you sell it, all you need pay him is a fee to cover his advertising costs. But even then you ought to make sure of agreeing a maximum figure for the advertising.

Council Houses

If you want one, then put your name down on the waiting list as fast as you can. You must go round to the Town Hall to the Housing Department. Be prepared to wait a long time after you have got your name down. It has been said that if you are pals with a councillor the waiting is shorter. Be that as it may, what is true is that councils have their own way of selecting, and they don't tell you what method they use. It's a secret!

One of them is simply to take the list and work systematically through the names in the order in which they are down there. Another is to have priorities. You go up the list if you are suffering from ill health or overcrowding. Some councils give preference according to the importance of your job.

When you get a flat or house, you must pay your rent. It used to be insisted on by councils that it was weekly. In some it is now fortnightly. One London borough has a van that goes to the blocks every other Monday and

you can go to it while it's there and pay; or you can go to the local housing office and pay in your rent with your book or card.

Nearly every council has the right to put up your rent whenever they like. No council tenant has, as yet, ever proved a council's rent has gone up too high.

Councils will not normally give rent rebates to anyone who is behind in paying the rent. Or to anyone on supplementary benefit.

Rules vary from council to council. On the whole they used to be stricter than they are now. And pettier. They were often printed on the rent book. No noise whatsoever after 11 o'clock kind of thing.

Some councils allow you to keep pets; others ban them completely. Some do not allow television aerials, and then you have to rent the piped-in sort.

You have to get permission for all sorts of alterations, however small, such as asking if you can put up a shelf. An example: one tenant asked if he could install gas fires. Yes, as long as the council came to take out the old fire-places which he then had to store in his flat, until the day when he moves. And then he would have to take the gas fires away and leave the old fireplaces propped up by the empty gaps.

Trying to get minor repairs can take an infuriatingly long time; but the council usually turns up smartish on any emergency.

If you want to swap your place

You must do this through your local office. Tell them what you want—a bigger place, a smaller place, a place on the ground floor, etc. And why. They will give you an application form and later send someone to see you.

Some people who swapped, for instance, from Essex, saw an advertisement in a newsagent's saying that a family with a four bedroomed council flat in London

would like to swap for a smaller council place in Essex. But after this unofficial start to the proceedings they went through their separate councils to carry out the change-over.

How to buy a council place

As a rule, though not a rigid one, Conservative councils like selling council property Labour councils do not. It's unfortunate for you if you start negotiating to buy and there is a changeover on the political front. Councils let you know when places are up for sale. They tend to give 100% mortgages to people buying their property. Though rates vary as there will be quite a lot of difference in the ages of people wanting to buy.

Mortgages

When you start to buy a house, it surprises you to find that usually the repayments come to no more (might even be less) than the rent you had been paying on a place that you would never own. The obstacle to achieving this happy state is the deposit which you somehow have to scrape together.

How to borrow money to buy a house

There are four sources: building societies, local authorities, insurance companies, your employer. Here's a rough guide to what you can borrow: two-and-a-half times your yearly gross income, an amount by which the monthly repayments should not exceed your weekly income.

Building Societies. Choose from those who are members of the Building Societies Association, 14 Park Street, London, SW1. They will send you a list and a useful

booklet about approved societies. Start with large societies, for they have more funds: Halifax, Abbey National, Woolwich Equitable, Leeds Permanent, Alliance, Provincial, Leek and Westbourne, Leicester Permanent, Bradford and Bingley, Nationwide, Anglia, Burnley. Then try local societies. Ask your bank manager about any. The chances of your getting a mortgage might be improved if you have already regularly invested or put savings in a society. Most societies, especially the larger ones, say that they treat women in the same way as men. They must have a stable job, or an assured private income. Uusally they lend up to 75%–80% of the value of the property. This might not be as much as you pay for it. They will lend 100% if you take out an option mortgage (see note at the end) or if you can provide security, or if you are a sitting tenant and are buying your house at below vacant possession value.

Local Authorities. They sometimes give 100% mortgages of the purchase price. You choose the authority according to where you live, where you want to live, where you work. They often lend more, on older houses, than the building societies. You stand the best chance with the authority where you live at present if the house is in the same borough as well. The chances are increased if you are badly housed and if you are a council tenant unable to get a mortgage elsewhere.

Insurance Companies. About 25% of the insurance companies will lend to the public. Usually 80% of the valuation of the house. There is no restriction on the amount lent (whereas with local authorities and building societies there is an upper limit). The company gives you an endowment mortgage, which is in fact two contracts: the company lends you a sum, you pay the interest on this but you do not repay the loan itself. You also take out an endowment policy for the amount of the loan,

paying fixed premiums for the period of the loan. If you die before the end of the period then your loan is automatically paid off. On both the interest and the premium payments you get tax relief. So this is an advantage since it is larger than the ordinary mortgages. The disadvantage is that it is pretty well impossible to extend the period of repayment if you wanted to avoid paying higher instalments, because of the increase in the rate of interest or simply because your circumstances have changed.

If you aren't successful with insurance companies, try an insurance broker. Could be one recommended by your bank. Check the current rates of interest offered by the building societies and local authorities so that you have some way of judging the rates offered by insurance companies.

Your Employer. Ask. Not many people do. Check what happens if you leave your employment.

Note: Option mortgages are subsidised by the government and are meant for people whose income is high enough for them to benefit from the tax relief given on the interest repayments. Because of the government subsidy which is paid to the building society, borrowers on this scheme have their own interest rates reduced 2½%—2¼% if the money has been borrowed in conjunction with an endowment. More information about this you can get from a building society. Ask for the booklet "Your Guide to the Option Mortgage Scheme."

Money

How to choose a bank

. . . Not a savings or a merchant bank or any bank where you put your money for interest rather than convenience, but a bank where your money flows or trickles in and out and which gives you a cheque book as soon as you have paid in your first pound.

Giro

If you want a bank to be just an efficient mechanism for keeping your money safe and paying it out to the right people (including yourself) as quickly and cheaply as possible, then Giro, which is run by the Post Office, would be the best choice. It will not lend you money or allow you to pay out more than you pay in, nor does it provide friendly advice, but it has all the facilities for you to make payments by cheque, special order and direct transfer, at less cost than banks. And since it operates through post offices, it gives you more places, more hours and more days of the week in which to put cash in and take it out. A Giro cheque can be cashed at any post office by someone who is not a Giro user; it does not have to be paid into a bank account or cashed by someone who has a bank account which is the case with bank cheques.

The Big Four: Barclays, Lloyds, Midland, National Westminster

If you want a bank to be not just a mechanism, but a

place where you are known, where you can go for advice on money, investment, last wills and testaments, where you can be given a reference, or where you leave your family papers and small valuables for safe keeping, then you will probably turn to one of the Big Four.

A first step in making a choice could be to see which bank has branches in the places you can get to most easily during the limited hours the banks are open. Usually these are between 9.30 am and 3.30 pm Mondays to Fridays, as well as 4.30 to 6.30 on Thursdays. Banks are closed all day Saturday and Sunday. Look for a bank near your work or where you do most of your shopping.

Another consideration is the scale of charges made by each bank. Banks not only charge interest for lending you money either by an arranged loan or by letting you 'over-draw', but they can also make a charge for each transaction, that is, every time money is paid into or taken out of the account and for any special services they might do for you. These charges are at the discretion of the manager, but usually they are calculated and automatically subtracted from your account every six months. On large accounts the charges are important because they can be quite considerable. But on the average account there might only be a difference of one or two pounds in the total yearly charge made by the various banks.

However, if you feel that you would like to make a comparison of charges, then you would need to find out from the banks you are considering:—

(1) The basic charge for each transaction when your account has money in it, 'in balance' and not 'over-drawn' or 'in the red'.

(2) The charge when the account is in the red—this is always significantly bigger.

(3) The reductions or discounts made, if the amount of

money in your account is, on average, above a certain amount over the period of the charges. For instance, it is possible that if your account always averages about £100, then no charge is made for the first thirty transactions. But should you be in the red at any time, even for a day, then the charges are calculated by a computer, rather than by one of the staff at the branch, and it is likely that you will not qualify for discounts or reduced charges. (4) 'Group Charges'—these are special terms given to the employees of some companies who arrange to pay their salaries directly into a bank account.

Finally, for some the most important factor in choosing a particular bank, the bank manager. You might be going to have a lot to do with him. You might have to ask him for a loan! A regular overdraft! You won't find asking very easy if you dislike him or feel uncomfortable with him. If you have a modest account, it is probably best to go to a modest-sized bank, for the larger branches tend to be more impersonal. Bank managers are surprisingly sympathetic—in fact they can live up to their advertisements!

How to get social and welfare benefits

If you are desperately short of money, you should realize that there will be no immediate hand-out of cash. And any payment you eventually get will be paid through Giro orders sent through the post and cashable at a Post Office.

When you have found out the right office to go to (addresses at Post Office) check the times of opening and closing. They aren't the conventional 9 till 5 necessarily. Social Security offices, for instance, are from 10—4 p.m. There's usually a queue outside waiting for opening time!

Waits are almost invariably long. Use the time to read any leaflets that are relevant to your claim. The more you know the more it helps to shorten the time it takes to deal with your case, and the less likely you will be to lose your temper through the slowness of the proceedings!

It's worth remembering that the people in government offices have rules and regulations that they haven't made, which they aren't allowed to break. They're in the hands of the system as much as you.

Here is a basic guide to the main benefits and the places to go to claim them or to get information:

For any of the following go to a Social Security office:—

Maternity Grants. £25 on the birth of each child; claim nine weeks before confinement.

Maternity Allowances. £5 a week for 18 weeks starting 11 weeks before confinement for working women who have paid full national insurance contributions.

Death Grants. Allowances made to help towards funeral expenses, starting at £9 for a child under three, rising to a maximum of £30 for an adult.

Family Income Supplement. A weekly payment of up to £5 for families with at least one child, whose weekly income is very small. It is possible to apply for this by sending off a form, which you get from your post office.

Supplementary Benefits. For anyone not in full time work who has no income or whose income is inadequate. When you get this, you are on "social security". (In some areas there is a special office for dealing with supplementary benefits).

Old Age and Widows' Pensions

Sickness Benefits. Given when you are off sick from

work and are not being paid. Must be claimed within six days or you will lose benefit.

Injury Benefit. Given when you lose work or have reduced ability to work because of injury.

Free welfare milk and vitamins. On grounds of income.

Family Allowances.

Free prescriptions. Forms at post office.

Go to the Town Hall to claim: rate rebates and reduced rate fare passes for old age pensioners.

Ask at the Education Welfare Office (or the District Welfare Office if you live in Scotland) about: free school meals, free or reduced fares to/from school and school clothing allowances.

Ask your dentist for a claim form for: free dental treatment and free dentures.

Ask your optician for a claim form for: free glasses.

Ask your doctor, health visitor or midwife about: milk tokens, vitamin drops and tablets.

Go to the Labour Exchange, which is run by the Department of Employment and Productivity, for Unemployment Benefit, and do so as soon as possible (they are not open on Saturdays or Sundays) because you become eligible for benefits from the day you 'sign on' not the day you were last employed.

How to get a stockbroker

It is easy to get to know a stockbroker, the difficulty is whether you have enough money for him to want to get to know you!

Stockbrokers aren't allowed to advertise themselves. So, apart from looking in the yellow pages of your

telephone directory and looking for plates outside offices in the part of your town where these gentlemen are likely to hang out, ask friends, or your accountant or your bank manager, or write to the Public Relations Department, The Stock Exchange, London EC2. They will also send you, if you ask, some clear explanations of the basic financial terms and processes involved in the business of stocks and shares. It would help you to understand the stockbroker.

Stockbrokers have two functions: the actual buying and selling of stocks and shares (for which you pay on each transaction stamp duty to the government and a minimum commission to the broker) and advising what shares to buy and when to sell. This latter is a more skilful business, for which you need a thoroughly recommended stockbroker rather than one chosen haphazardly.

It is unlikely that you will be taken on as a client if you have less than £500 to invest. The stockbroker might break this down into smaller amounts to invest in different companies, but a total figure of less wouldn't bring him what he would consider to be a large enough commission.

How to send money abroad

A bank is the easiest and quickest way

Whoever you are sending money to must give you the name and address of a bank from which he can collect the money. It is best to use an English based bank for this, or one of the branches of the banks listed inside his traveller's cheque book, if he has one. Money cannot be sent direct. Take the particulars to a bank along with the case (unless the money is going to be paid out of your own account) and the bank does the rest.

Sending money via a Post Office is only possible if the recipient is a permanent resident, where the money is being sent.

How to ask for an overdraft

Do not ask for one on the 'phone! Unless you are bedridden or on Christian name terms with your bank manager or abroad doing business and improving the balance of payments.

'Phone to make an appointment, and then when you see him watch your tone of voice! Do not be apologetic or demanding and don't, even though you know banks make money out of overdrafts, sound as if you think you are doing him a favour.

When you see him, tell him first what you want the money for and not how much you want. It is more impressive if you have a particular use for the overdraft rather than a general one. General ones can be interpreted as a sign of bad management or extravagance!

Overdrafts are easier to come by if you have savings certificates or stocks and shares or insurance, but the main factor influencing a bank manager is his assessment of your credit worthiness—your ability to pay back in the time.

A bad time to ask for one—however credit worthy you are—is when there is a credit squeeze.

How to get an Accountant

Do you need one? If you do a job which is taxed on the Pay-as-you-earn system, then no matter how confusing

and depressing you find filling in your annual tax return, there is nothing really that an accountant could do to help which you couldn't do yourself with the help of a reasonably patient clear-thinking relative or friend.

If you have other income from some sideline or if you are self-employed, running your own business, or freelancing as a writer or artist, for instance, then there is probably a need for an accountant.

The best way to get one is through personal recommendation from friends, your bank manager, solicitor or stockbroker or any professional people who have to deal with accountants. Since many accountants not only specialize in particular aspects of accountancy—taxation, auditing, company finance, salaries—but also build up an expertise in handling the work of particular businesses or professions, a recommendation from someone in your own field would be even better. If you are running a hairdresser's, ask a friendly rival which accountant they use. If your rival is not friendly, then try asking your trade paper.

If you find you cannot get a personal recommendation, or you would rather get one yourself, then you will get help from one of the four recognized professional bodies. These are:—

The Association of Certified Accountants,
22 Bedford Square,
London, WC1. Telephone 01-636 5163.

The Institute of Chartered Accountants in England & Wales,
Moorgate Place,
London, EC2.

The Institute of Chartered Accountants of Scotland,
27 Queens Street,
Edinburgh.

The Institute of Chartered Accountants of Ireland,
7 Fitzwilliam Place,
Dublin.

The difference between a certified and a chartered accountant is in their training not their skill. If you want a certified accountant, get in touch directly with their London head office. Tell them briefly what sort of work you want done and they will give you the names of accountants in your area whom they consider suitable. The Association gives advice and information by telephone so liberally and efficiently that it is worth the extra cost of 'phoning rather than writing to them.

The Institute of Chartered Accountants prefer you to deal with their local organizations. They publish a list of names and addresses of all their members by district, each having a District Society office. It is this office that you should contact for advice. The membership lists should be kept by the local public library. If they are not, then write for one to your national head office. Note that Ireland is unified for accountants. There is one office for north and south in Dublin.

Just as anyone who thinks he can call himself a Reverend, and anyone buying and selling houses can call himself an estate agent, so anyone doing accountancy can give himself the title of accountant without passing a professional examination. A qualified accountant will have the letters F.C.A., A.C.A. or C.A. after his name if he is chartered; F.C.C.A. or A.C.A. if he is certified.

Borrowing Money

"Neither a borrower nor a lender be" was Shakespeare's advice.

How to borrow money from a pawnbroker

They might not be as popular and as necessary as they were in the "good old days", but they're still around, and they've got their three brass balls hanging outside to prove it.

The pawnbroker lends you money provided you hand him an article, which is worth enough, in his very conservative estimation, to cover the cost of the loan should you not pay it back and he has to sell the article.

Pawnbrokers lend for relatively short periods—three months for £5 or more, six months for less Interest is charged at a monthly rate of 3p in the £. This is not much if you borrow for a few days or weeks, but it is in fact equivalent to an annual rate of 39 per cent.

But where else would you be able to borrow as little as 50p without being beholden to friends, relatives or neighbours?

. . . and you can borrow money on insurance policies

A policy-holder of a life insurance or an endowment insurance policy (as long as they are at least two years old) can borrow up to 80 or 90 per cent of the policy's surrender value. That value is the amount an insurance company pays if the policy is given up. Find out what that is by asking your company. It is usually the amount of premiums paid not counting those paid in the first two years.

Banks lend money

The rates of interest are usually lower than certainly those of moneylenders. And with banks, as you pay off and owe less so down too goes the interest charged.

You can either borrow money through a personal loan or by asking for an overdraft.

Personal loans

This is when the money you borrow is credited to your account, and then you are required to make regular monthly repayments through the bank. These loans are more costly than overdrafts, because of the interest charged. Be clear about the terms they insist on, when it comes to personal loans.

Finance Houses lend money

These loans are easier to come by if they are tied to you wanting to buy something. They are often alternatives to hire purchase or to credit-sale.

The interest rate? 18% to 25%, and you have usually about three years for paying it back. No security is needed, though you may have to give a reference. They are quite tough about you if you fail to keep up with repayments. Fall back and the finance house can ask for the balance to be paid back right away.

Second Mortgages are a way of raising cash

This is an expensive way of borrowing as the interest rate is about 25%. You may also have to pay initial charges for survey and this can add to the cost of what you want to borrow.

If you don't keep up with payments, the whole of the balance can be demanded of you. And if you can't pay up, the finance house can sell your house in order to get their money.

Sometimes, if you are wanting to borrow money to improve your home, you can borrow from the building society, or Council that you borrowed from in order to buy your house. The interest rate is less then, than if you were doing this through a second mortgage.

Giro has an advancing-money scheme

They will advance you money. No automatic limit set.

Interest is similar to that charged on H.P. schemes—that is about 18% a year.

How to get a credit card

Getting easier every day. Makes spending easier, too. And you might find that you are overspending easier than you used to when you only had a cheque book!

They're useful, of course, smaller than cheque books, becoming widely accepted by shops, garages, restaurants, ticket agencies, etc. etc. They make it possible to take money out of any branch of your bank—whereas it used to mean a 'phone call to the bank where your account is. If you have already managed to get along happily with the other accepted easy-spending devices, like overdrafts, H.P.s, mortgages, cheque books, then this little extra device will certainly help you make whoopee.

The principle is simple. It allows you to buy goods, meals, services, by signing bills instead of giving money. Each month you are sent a composite bill by the credit card company listing all the purchases and borrowings they have been notified of by your suppliers. If you pay all this amount, then there is no service or interest charge except for any borrowed money. If you don't want to pay it all, then provided that you pay a specified minimum, the balance is carried over to the following month and so on, with interest being added to the outstanding balance each month. It is worth remembering that the interest you pay—the equivalent of 18 per cent a year—is much less than you would pay on an overdraft.

There are four credit cards operating in this country at the moment. Two of them—Access and Barclaycard—are available to anyone who has a bank account and a bank manager who will vouch for you being creditworthy. You pay nothing to have either of them. Each will set a limit on the total amount you can have on credit based on information you and/or your bank manager will supply. Access is run by Lloyds, National Westminster, Midland and William Glyn's banks. Barclaycard as you would expect by Barclay's. To get an application form go to any of the branches of the sponsoring banks. You don't have to have an account with the particular sponsoring bank or branch and there's nothing to stop you having both.

The other two cards—American Express and Diners Club (not confined to restaurants as the name misleadingly suggests) are more choosey about their holders. You have to earn a minimum of £2,000 a year and pay an annual membership subscription of at least £5. But once you have one, you are trusted and given unlimited credit. Both are stronger internationally rather than nationally. Diners Club advertised as the 'Biggest in Europe' have 350,000 outlets abroad, 11,000 in the U.K. American Express is altogether more limited, or perhaps more exclusive, with only 120,000 abroad, 4,000 in the U.K.

If you are not a member of the international set and are not dying to be seen to be one, then Access and Barclaycard will be the most useful of the four cards. Both have about 50,000 outlets in this country, a number which is likely to go on steadily increasing.

If you should want a Diners Club Card, write to
The Membership Manager,
Diners Club,
214 Oxford Street,
London, W1N 0BS.

For American Express write to:—

American Express Company, Inc.,
Credit Card Division,
6 Haymarket,
London, SW1.

How to save

Two people earning the same, very little money: one will somehow manage to save; the other can't see how it is possible to save money on what he she earns. Saving is either natural to you or totally alien and incomprehensible.

There are two different kinds of saving. Putting money away for a rainy day, for a special purchase, for a foreseeable commitment like having the outside of your house painted. For this kind of short-term saving you don't expect the money to increase unless you yourself add to it. The favourite place for this money—aside from under your bed—is quite sensibly in a Post Office where it is safe, easy to get at, and even getting some little interest.

Then, there is saving, usually of larger sums of money (over £200 probably) where you want it to be safe and acquire worthwhile interest. Putting this money in the right place is a tricky and very skilful business. There is a whole industry devoted to it. You do not need to be a fool these days to be parted from your money, just a little careless or lazy. Banks, finance houses, unit trusts, building societies, local and national governments, are all in keen competition for your money.

The choice between them is difficult. Take something as apparently straightforward as deciding whether to invest in a building society with an interest rate of 4·5% or a British Savings Bond offering $6\frac{5}{8}$% interest. If you were paying the standard rate of income tax then it would be better to invest in the building society because its quoted interest rate is what you get after tax has been paid. If you paid no tax, then the opposite would be true and the Savings Bonds would be more profitable.

Your first step in this bewildering but highly organized jungle must be to go to your bank. Do not take the advice of well-meaning friends. Do not be persuaded by any advertising—not because it might not be perfectly good, but because it might not be right for you.

By going to your bank, you will have the advice of someone who has a lot of experience in dealing with the needs and problems of beginners. No matter how small the branch, the bank manager will have access to experts in all fields of investment. How much the bank manager needs to use these will depend on how much you have to invest. Less than £1,000 and he is not likely to recommend buying shares on the stock market. But for larger sums he may think you need to consult a stockbroker. (This book deals with how to choose one of these, see page 48).

However you invest your money, it is vital to check periodically that you have it in the right place. As a rough guide, investments between £500 and £1,500 should be looked at every two years. Anything over should be looked at more frequently.

One example. A lady was advised by her bank to invest her money in war bonds. She was completely trusting and didn't check on them. They went down and down. If she had queried her bank manager every now and again she might have got her money out in time.

How to form an Investment Club

What is it? A group of people—friends, people at work, neighbours, living in the same area who are interested in investment, who want to pool their resources to make joint investments. Everyone pays an agreed sum at regular intervals for the buying of stocks and shares. Members meet to discuss and decide what shares to buy and sell. It combines greed and gregariousness!

How to set one up. Get a group of interested people together. Write to the:—
National Association of Investment Clubs, Ltd.,
Harrington House,
Harrington Street,
Liverpool, or telephone 051–236 8711,
and ask for their Investment Club Manual which will explain in detail how to form a club, how to register investments, and deal with the accounting and taxation. It will cost you £2·50p, but this automatically entitles you to one year's membership of the Association—and the right to a washable crimplene tie for £1·05p, which has the heads of bulls, bears and stags (stock market jargon words) woven in gold thread.

Unit Trusts

You have to speculate to accumulate, or so they say. But to speculate seriously in the stock market, you need a big enough stake to buy the loyal and unblinking attention of a stockbroker, and enough time and knowledge to nurse your investment along. And that rules out most of us. All the same, assuming that you have upward of £100

to invest, or are willing to set aside regular smaller sums from your salary, you can buy unit trust shares and, as it were, speculate by proxy.

Unit trusts are a form of mutual investment, in which you pay your money and an expert manager calls the tune for you. The trust invests a certain agreed fund in a number of different securities—just as it might do if it were managing the share portfolio of a single wealthy person. This fund is divided into so many equal units, which are sold as shares to the public. And the interest on the total investment after the trust has deducted its service charge—is divided among the holders, in proportion to the number of units they hold, in a half-yearly dividend.

The fluctuations in the dividend and in the value of the units make this a bit more adventurous than putting your money in some form of fixed interest saving. At the same time it's pretty secure. The investments are spread pretty widely to form a safety net. The trustees are usually one of the banks or insurance companies. And the practices of the unit trusts are fairly rigidly controlled. But remember that you are, however modestly, playing the market. And there's no law which says you must make money by it. If the market slumps, so will the value of your units.

You can buy units through stockbrokers, banks, solicitors, accountants and direct from the unit trust manager. The Managers will also buy back the units, but there may be as much as 12½ per cent difference between buying and selling price on any day—in the buyer's favour.

Other points to watch. There are trusts and trusts. Some concentrate on producing dividend income, others on the growth in the value of the shares. Some are broadly based, others specialize in narrow sectors of

the market. If in doubt whether a particular unit trust meets your needs, check with your bank manager.

Although units are easily bought and sold, they are not really suitable for short-term investment. You want to be able to choose your time to sell. If you make a profit on the sale, too, watch your liability to capital gains tax.

For basic factual information (though not for help in your choice of trust) get in touch with the Association of Unit Trust Managers, 306 Salisbury House, Finsbury Circus, London, EC2 (01 628 0871).

Life Assurance

There are opponents of life assurance who argue that it's better to put your money into property or the stock market (or this fantastic scheme they have for reviving the tin industry in Cornwall). But at least it has two clear benefits. It forces you to save in regular amounts without having to put your mind to it. And it gives protection to your dependents if you die early. The assumption used to be by the way, that the 'you' in that sentence was addressed only to the husband. But these days it could apply, equally to wife, widow, cohabitant or whatever.

There are different policies to cover almost every kind of need, from a lump sum to cover your funeral expenses to a regular pension from the day you retire. In fact you will probably find it better to take out a few smaller policies of various kinds than a single big one. And remember you needn't take out these policies with the same company. It's worth shopping around.

There are two basic types of assurance. A *non-profits* policy costs rather less and is for a fixed amount say £1,000 which may not be quite such an enticing sum after another 20 years' inflation.

A *with-profits* policy guarantees you a similar basic amount, but also gives you a share in the profits that the company has made by investing your money. This gives you some hedge against inflation, although you have to pay more for it.

Within these basic types you will find various other categories. A *whole-life* policy is paid out only on death, and is simply a form of protection for dependents. An *endowment* assurance is more costly but also more popular. It is paid out after an agreed number of years, and can therefore be used to provide a lump sum on retirement or to see your children through university. In addition, like the whole-life policy, it provides an immediate payment in the case of early death.

A *convertible life* policy begins as whole-life assurance, to give the maximum cheap cover during the first years of marriage, for instance, and can then be converted into an endowment plan. In addition you can take out *temporary* assurance to cover periods of risk perhaps spells when you have to travel abroad a great deal—or of heavy financial commitment.

For more specific purposes, *mortgage protection* policies cover what is, for most people, the biggest expense of their lives; these are often an obligatory part of the mortgage agreement. *Educational assurance* provides the fees if you intend to have your children educated privately. *Annuity* schemes provide regular payments in the form of a private pension after an agreed age, and can be particularly useful to anyone who is self-employed.

You could also think about *equity-linked* assurance, which normally linked to an established unit trust (see

preceding section) or to a trust set up by the life office. It's impossible to say whether this will or will not give a better return than the normal with-profits policy. You must decide whether to take the risk—or hedge your bet by investing in both.

Medical

National Health

People bleat about the health service and its long waits. There certainly can be long waits, but, meanwhile, it is available to everyone, whether they have paid National Insurance contributions or not; and it is free — well, except for some charges, made for prescriptions, certificates, specs, dental treatment, amenity beds!

A doctor usually charges for signing passport forms, immunizing you for travelling abroad, for international certificates of vaccination, private medical certificates for employers, or certificates of health for public service drivers. Although a doctor usually agrees these fees with you, there is a list of recommended prices published by the British Medical Association, B.M.A. House, Tavistock Square, London, WC1.

There is no charge for these certificates: death, eye testing, pregnancy, or for a certificate to say you are unfit to sit on a jury, or for your National Insurance Certificate.

How to choose a doctor

Not easy. Not many reliable signs to go on. Letters after his name don't mean all that much necessarily. A sign to follow—if he is a member of the Royal College of Practitioners, for then at least he has signed to say he will keep up with modern medical developments. You can write to the Royal College of Practitioners, 14 Princes Gate, London, SW7 (01–584 6262), and they will have

a list of doctors who have passed their strict entrance. If you think the length of time a doctor has qualified is a good sign, then look up the Medical Directory at your library.

Most people go by the recommendation of people they know and like. If you have children, you need to go by what people with children say. For a doctor who is good with adults need not be a dab hand with the kiddies! Any main office has a list of doctors, and their surgery times, and if they handle maternity cases. And then it is a question of going along to the one you choose. Then the snag is that you sign and seal your fate through the receptionist before you've clapped eyes on him. Take heart though, a good receptionist is often a good indication of a good doctor. One way round this, if you have a family, is to just sign in yourself at first and spy out the land before you commit the whole lot.

It is a good idea to try to choose your doctor before you are actually ill, because you might be "jaundiced", and take any port in a storm!

If you are away from home, providing it is for less than three months, you can apply to any doctor for the treatment you need. He'd prefer it if you had your National Health number handy. Anyone away for more than three months has to apply for a transfer to a doctor.

How to change your doctor

No trouble if you want to change because you are moving to another area. Ask your doctor to sign your National Health card and that releases you.

To change because you don't like him you had better do this through your local Executive Council, whose address will be in the telephone book under "National Health". Write to the Clerk of the Executive, giving your name, date of birth and address, and say you wish to change your doctor, and they will send you the form.

They should give you permission automatically, and you do not have to give reasons why you want to change.

P.S. A doctor can remove you from his list without giving any reasons, too!

P.P.S. Don't change before you have made sure you have a new doctor.

How to complain

If you are complaining about the kind of attention or advice you are getting from your doctor, it would be wise, first, to tactfully try to sort this out with him, if you can. If you are not satisfied, say, with his diagnosis, and you feel you want a second opinion, gently insist! Firmly insist! Then, if complain you must, it should be to your local Executive Council (in the telephone directory under "National Health") or to the General Medical Council. These bodies can reprimand the doctor, but they cannot award compensation. If you want to bring civil action and to sue the doctor for damages, then you will need legal advice, and the Citizens' Advice Bureau will tell you how to present your complaint. It should be made within six weeks of the incident occurring.

There is a Patients' Association, 335 Grays Inn Road, London, WC1 (01 837 7241). Membership £2 (but they will help anyone). A pressure group standing up for the rights of patients and keeping an eye on things generally.

Hospitals

These are free and you are in pretty sharpish if it is an emergency. Waiting lists for less serious things vary from hospital to hospital, and they vary from long or very long to very very long! If your wait goes on and on, then you can ask your doctor to try another hospital. You can go privately. Then the waiting is short, shorter or non-existent.

Teaching hospitals have to teach their students, and most likely through you. Examination by them can hardly be avoided. Compensation for this is the fact that teaching hospitals tend to have top consultants and the most up-to-date equipment. You can say "No" to being taught on. But, careful, the consultant might be one of the rare ones who will then say "No", in that case, to attending you.

After hospital, if it is thought necessary for you to convalesce, you will be able to get advice from your doctor or the hospital doctor or from the Health Department of your Town Hall. If you need Home Help, then enquiries and applications should be made to the Home Help organizer of the local Council. The service is not always free. Charges vary from Council to Council; but a person's ability to pay is always taken into account.

Dental Treatment

There is a list of National Health Service dentists in your area at the office of the Executive Council (under "National Health" in the telephone directory. There is also a list at main Post Offices and public libraries. But a dentist, unlike a doctor, has no National Health patients' list. You may find a dentist who will agree to treat you on the National Health. It is becoming more difficult to find one. And when he does agree, it need only be for one course of treatment at a time!

Do make quite sure when you go to a dentist, that it has been absolutely established that you are accepted as a National Health Service patient. Remember you have to sign a separate application form for each course of treatment even if the treatment lasts for just one visit.

Have regular check-ups—they are free. Efficient dentists seem to operate a system of reminder cards when a visit is due.

Charge for dentures covers any adjustments that you need soon after they have been supplied. But if they need adjusting later on, this counts as new treatment and you will have to pay a further charge.

For certain kinds of treatment, a dentist has to get it approved by the Dental Estimates Board. If the board doesn't approve of your treatment, you can appeal to the Department of Health and Social Security, Alexander Fleming House, London, SE1. Give your dentist's name and address and the facts and your reason for appealing. You have to do this within four weeks, and meanwhile treatment can't be started until the dispute is ended.

If you want extra expensive treatment, like a gold denture, your dentist may agree to provide it under the National Health and you pay the difference in cost decided on by the Dental Estimates Board.

Spare dentures, which are not strictly necessary, you have to pay the dentist for privately.

If you go in terrific pain to your dentist, you might find he's not free to see you as a National Health patient, but he will for a couple of pounds be free to whisk out the tooth privately. Well now!

Charge for dental treatment under the National Health is half the cost of the treatment up to a maximum of £10 for each course of treatment. There is no charge for examination, or for arrest of bleeding, repairs to dentures, or the dentist's travelling expenses if he needs to visit you, providing that it is no more than five miles away.

Exemption from all charges

Children under 16, and those over 16, who are still at school. Expectant mothers. Mothers who have had a child within the last 12 months. People on supplementary

benefit, or who are receiving Family Income Supplement, and their dependents. People who hold a certificate of exemption from prescription charges or receive free welfare milk and vitamins.

To claim exemption, you will have to sign a declaration on the treatment form, or on the claim form F.I.D., and you could be asked for evidence to back up your claim.

If you are not in those categories, but you can't afford the charges, you can appeal to the Department of Health and Social Security. Worth looking into. The level of income at which you qualify has been raised.

Students on a full-time course can get help. Ask your dentist for a F.I.D. form. This explains what you are entitled to and how to claim.

If you are unable to keep an appointment, and you don't let the surgery know, some dentists may charge you for wasting their time!

Eyes

You can have them tested free, but you must have a form from your G.P. Any ophthalmic medical practitioner (he tests eyes and prescribes glasses) or any ophthalmic optician (tests, prescribes and supplies glasses) can do the test. A list is available at your main post office.

There are many kinds of frames available. See the *full* selection. You will have to pay £1·20–£3·50 for each lens, and from 76p to £1·80 for frames. If you want other than National Health frames, you pay the full cost and they are far dearer.

Certain designs of glasses are free to children and to old-age pensioners and people in hospital. You can claim back the money spent on specs if you

are on supplementary benefit and Family Income Supplement.

You should have your eyes tested every two years if your wear glasses.

Ears

If you are suffering from deafness, you must first see your doctor, who will decide whether you need treatment or a hearing aid. The National Health does provide them. You can, of course, buy them. They can cost £100. NEVER do so without a free trial first. There has been some enquiry into the effectiveness of some deaf aids, so you do need to consider this very carefully. The Royal Institute of the Deaf, 105 Gower Street, London, WC1, can give you information about hearing aids, and they issue price lists and comment on the performance of commercial makes.

Feet

The Health Service does not provide a chiropody service, but some hospitals will give treatment to the infirm, the old and to expectant mothers. Ask your G.P. or at your local Town Hall for details.

Some medical rights

If you can't find a doctor, then any doctor, even if he can't take you on as a regular patient, must give you the treatment you need, until you are accepted by a doctor.

You have a right to consult a specialist, but only if your G.P. thinks it is necessary.

You are entitled to refuse any examination or treatment in hospital.

When you come to sign the form of consent for an operation, do not, until the doctor has explained the

general nature and effects of the operation. If you still think the doctor might go further in the operation than you want, then you can write on the consent form that you refuse consent to this further measure.

As a patient, you can discharge yourself from hospital at any time during treatment. This is usually very inadvisable.

Before an old person leaves hospital, a social worker should make sure that the patient is going to have adequate facilities at home. The family cannot be forced to look after an old person. If they agree to it, then they are entitled to assistance from their local authority with some home help and a laundry service.

National Health and Holidays

Before you go abroad, get a form known as E111 from your Department of Health and Social Security. With it comes a leaflet SA. 28 explaining it in detail. It is a lot of detail, but worth ploughing through. Since, you'll discover, 80% of medical treatment will be met by social security in France. In Spain, however, you have to pay everything.

Private Health Insurance

Private treatment is expensive, quicker, probably more personal, obviously more convenient, not necessarily any better. (The surgeon operating could operate on a National Healther, too!) If you believe in the N.H.S., you might also believe that its efficiency is undermined by Private Health Insurance.

What it covers: a private room in a hospital or nursing home, surgeon's and anaesthetist's fees, operat-

ing theatre fee, any nursing and the cost of drugs while in hospital, and X-rays, physiotherapy, radiotherapy, home nursing and convalescence. There is usually a top limit in any one year that you can claim. But a heavy claim one year does not put up your premium for the next. If you have an illness which you know of before you join the scheme, it is doubtful that you'll be covered for that. And sometimes there is a 3-months' time limit after joining before you can start to claim.

Taking a mythical man, here's the kind of costing: He is 35 with a wife and three children. For about £60 a year, he is covered for:

£98 per week hospitalization for 52 weeks
£49 per week home nursing for 26 weeks
£115 per major op. and no limit on the number (poor fella)
£24·50 physician's fees
£96 radiotherapy
£60 in patient physiotherapy
£35 out patient physiotherapy

The premium you pay will obviously depend on the type of cover you require. There is usually an age limit of 65 and dependents are included at a reduced rate. If your company operates a group insurance scheme, there will be substantial saving on the premium: from about 10% to 25%.

Usually not included in Private Health Insurance are cosmetic surgery, routine dental and eye treatment and straighforward maternity.

The three largest insurance companies are:

British United Provident Association
25 Essex Street, London WC2R 3AX (01-353 9451)

Private Patients Plan
Eynsham House
Tunbridge Wells, Kent

Western Provident Association
42 Baldwin Street,
Bristol BS1 1PZ.

Birth

You may be someone who blossoms when you are pregnant. And think that giving birth to a baby is the most satisfying experience in the world. Or you may not! Maynots are not necessarily bad mothers. The maternal instinct is not as natural as some people would have you believe. Sometimes the feeling needs time to grow along with the baby. It needs a lot of help! As much as ever you can get.

Dr. Benjamin Spock's book, "Baby and Child Care" —on the baby parts—is to be recommended for its reassurance, both emotional and practical. It tells you awful things you might feel. (The best mother in the world can have a fleeting feeling of wanting to throw that red-faced baby out!) He tells you ways to stop the crying. Or how to ignore the crying, when nothing can be done. Another book, "How to raise children at home in your spare time", by Marvin Gash—not as practical as Spock—but very amusing: ("Child-rearing is so serious that no parent can afford to take it seriously.")

As soon as your pregnancy is confirmed, you have to decide whether to have your baby at home or in hospital. Doctors, most of them by far, will strongly advise that you go to hospital (even if it is only for 48 hours) for your first baby. You need to put up a bit of a fight, if you are convinced you'd like to stay home for your first birth.

If you win, and it is at home . . .

Your G.P. (or a colleague who specializes in maternity) will arrange ante-natal examinations either at his surgery or at your local clinic. A mid-wife will call and discuss the birth with you. She will also attend to you regularly for ten days after the birth. The National Health provides a free medical pack of equipment. You need extra help. Especially if there are other children around. Home help facilities vary from area to area. Ask the mid-wife to put you in touch with the organizer in your area. The local authority makes an hourly charge for this service based on your income. Usually free for families receiving supplementary benefit.

In Hospital . . .

Book a bed through your G.P. early. Obviously there are advantages in one near your home—less distance to travel if you have to attend ante-natal classes, clinics, and quicker if you have to make a last-minute dash! However the "local" might not provide the sort of childbirth you want. Get as much information as you can from your doctor. Does the hospital have Natural Childbirth classes? What's their attitude to bottle/breast feeding? What do they think of fathers being present at the birth? A father hasn't a legal right to be there, but some hospitals positively encourage it. You must insist on a hospital that will if your local one doesn't. Maternity care varies *a lot*. One dodge to get into a hospital you like, but you are not in the hospital's catchment area, is to use a friend's address who lives in it.

Wherever you have the baby, after it is born you may think a nurse is no luxury, but an absolute necessity.

A costly necessity: a maternity nurse will cost about

£20–£25 a week and stamps and agency fee. You can advertise for one (and save on fees) in "The Lady", "Nursing World", "The Times", or else look up an agency. Most of them, under "Nannies", in the classified, arrange maternity nurses.

A good one will look after the baby and make sure you get your afternoon nap, which you badly need after the first flush of excitement, and day of depression. A bad one will be a bossy intruder who will huff and puff at your choice of telly if it isn't hers. They certainly, bad or good, give you a chance to get on your feet.

Maternity Benefits

Cash maternity benefits are available if you or your husband fulfil the National Insurance conditions. The benefits must be claimed within certain time limits, otherwise you lose them. Make sure that you know about all benefits to which you may be entitled by reading leaflet N.I 17A from your local Social Security office or maternity and child health clinic.

Maternity Grant

This is a cash payment of £25 paid to all mothers, either on their own or their husbands' insurance, in order to help with the expenses of the baby. Claim between the 9th week before the baby is born and three months afterwards on form B.M.4, which you get from your local Social Security Office or clinic.

Maternity Allowance

This is a £5 weekly sum paid for 18 weeks beginning 11 weeks before the expected week of confinement provided all paid work has stopped. It is paid to mothers who have been doing paid work and paying full insurance

contributions. It is paid only on the mother's insurance providing she has been paying full Class 1 or Class 2 contributions. Claim on form B.M.4 between the 14th and 11th week before the baby is expected (even though you go on working after the 14th week).

Free Milk and Vitamins

Since 4th April, 1971, there has been no cheap welfare milk. However, free welfare milk and vitamins are available for families on supplementary benefit, family income supplement or families whose income falls below a certain level. Leaflet W.11 "Your right to free welfare milk and vitamins" tells you how to claim. You get the leaflet from post offices, Social Security office, or child health clinic.

Free Prescriptions

All pregnant mums, and mums of kids under one year of age, are exempt from prescription charges Ask your G.P. or midwife for a Certificate of Expected Confinement (form F.W.8).

A word of advice—before you blow in your maternity grant on a gilt-edged potty for little precious, have a look on the notice board in your local clinic or your local paper-shop windows. You can often get second-hand prams, push chairs, carry cots, etc., in excellent condition.

Insurance against twins

A very good idea if there is a history of twins in the family. But it must be done before the end of the fourth month of the pregnancy. The cost will depend on the insurance company's estimate of the likelihood of the birth of twins. It is doubtful that you will get insurance if you have been having treatment for infertility.

Relaxation Classes

Your G.P. or the hospital will put you in touch—they really are worth while because apart from teaching relaxation, telling you about the birth process, how anaesthetics are used and so on, it gives you an opportunity to chat to your heart's content about all those things that BORE anyone who is not pregnant. Some have classes for the chaps. Make sure they go along and become involved from the start. They need to learn how to bath the baby just as much as you do!

Or you could contact *The National Childbirth Trust*, 9 Queensborough Terrace, London, W2 (01–229 9319). They are the experts at natural childbirth and will put you in touch with local branches. There is a small fee.

After the Baby is Born

The hospital or midwife should advise you on general day to day care of the baby. The health visitor will call and see you shortly after the baby is born, or you can call or contact her at the local clinic or health centre.

It's important to keep your post-natal examination appointment, even if you are feeling perfectly fit. Also make sure that you see your dentist—treatment is free for one year after the birth of your baby.

Make life as easy as possible for yourself. DON'T iron anything that doesn't show -baby's nightdresses, which are covered by shawls, for instance (and there is no law preventing fathers from using an iron!).

Think about disposable nappies. If you take into account the initial cost of buying nappies, washing powder, drying, hot water, etc., they probably cost about the same as terry nappies. They take away one of the biggest baby chores—particularly if you're feeling

a bit down. Most new mothers do. Do not believe anybody who tells you that they are not suitable for a new baby. You might have to juggle them about a bit—use two at night, an extra bit in the front for boys, or a pair of plastic pants on top. Equally, do not believe that you can flush them down the loo. You cannot—or not for long. Either burn them or put them in a plastic bag in the dust bin.

"Readinap" is a type of disposable nappy used in many hospitals. They have self-adhesive corners and plastic backing, so no plastic pants are needed. Papercraft, who distribute them will be happy to send a free sample. Papercraft Co., 74 Myddleton Road, London, N22 49Q (01–889 6352 3.) They are bought in cartons of 200 and come in two sizes birth—10 lbs. and 10—25 lbs.

small cost £4·20 for 200
large cost £5·00 for 200
} Delivered anywhere in the London area for 30p delivery fee.

postage and packing on areas other than London.

There are Nappy Services which deliver freshly laundered nappies something like three times a week. If you have a generous relative a year's subscription to one of these is a god-send for you and the baby.

Unmarried Mothers

If you are unmarried and pregnant, you are entitled to the same maternity care as anyone who is married. You claim maternity benefit on your own National Insurance and you can claim full maternity grant providing you have the correct number of stamps on your card. You can also claim support for yourself and your child from the Social Security office. Chances are, though, that you will welcome some extra help in dealing with the system and getting your rights, especially if the father has absented himself.

National Council for the Unmarried Mother and Her Child, 255 Kentish Town Road, London, NW5 (01-267 1361) will help with immediate problems from the moment you find that you are pregnant. Will put you in touch with a social worker and help make arrangements for the birth. Will see that you are getting the help that you should get from official sources. They can help with accommodation before and after the birth and they keep lists of day nurseries and baby minders.

Gingerbread, 9 Poland Street, London, W1 (01–734 9014). Not just for unmarried mums, but all one-parent families. They give advice and support, have a consultant solicitor, a register of accommodation, residential jobs, cheap holidays and a kids' clothing pool.

Mothers-in-Action, 9 Poland Street, London, W1 (01–734 3457). A pressure group to improve the lot of unsupported mothers, whether it is finance, housing, legal status of illegitimate children.

Release, 1 Elgin Avenue, London, W9 (01-289 1123). Although it originally existed to help with drugs, it now offers advice on personal and emotional problems.

Life-Line, 39 Victoria Street, London, SW1 (01–222 6392). Anti-abortion organization, branches throughout the country, will help but won't advise on contraception!

Protection Prevention, 74 Sinclair Gardens, London, W14 (01–603 5885). Will always help a mother keep her child, whatever the circumstances.

Pregnancy Tests

If you want to know whether you are pregnant or not, then go to your G.P. or to a clinic. It is not a good idea

to go for one of the advertised pregnancy testing services, for some of them are in cahoots with over-priced abortion clinics. The do-it-yourself tests are not stocked by many chemists because they are not convinced of their reliability.

Wait until you are 14 days (or more) overdue, and then take a sample of urine. If you have to send it through the post use a *plastic* bottle! Your G.P. will probably do it free. Not while you wait.

Some Family Planning clinics do not do it, but they will certainly put you in contact with one that does, or arrange for you to go to the local hospital for a test. Charges at the clinic, for non-members £2·50, for members £1·25.

If you want to use the advertised services, there is a list in the Yellow Pages. Then check whether they use the tests that are thoroughly recommendable! Haemagglutination or Latex Agglutination!

Artificial Insemination

This is a method of bringing about conception by a simple artificial means when it isn't possible in the normal way. It is usually done by a doctor, though it is possible for a woman to do it herself.

Even people who desperately want a baby sometimes find this whole business rather disturbing to think about, though all that happens is that the semen is injected into the mouth of the womb. This can be done in hospital by a doctor; or you can be taught at home to do it yourself with the help of your husband.

It is used in these instances:

(1) When a husband is fertile, but cannot complete the sex act.

(2) When a husband only produces a small amount of semen so that this has to be collected and frozen over a period of time until there is enough.

(These instances are known as A.I.H.: Artificial Insemination by the Husband.)

(3) When the husband cannot produce the semen needed for conception . . . and in this case it is given by a Donor.)

(This is A.I.D.: Artificial Insemination by a Donor.)

The last is only available privately. Both husband and wife are interviewed carefully. Both have to agree. The donor's identity is absolutely always concealed. The donor will be in good health and belong to a compatible blood group of the mother. It is *very* difficult to find out the name of a doctor who practises this (we found it so anyway), but persist and badger your G.P. or the Family Planning Clinic, because they, with a bit of effort, can get you the right doctor.

Fertility and Infertility Clinics are part of some of the bigger hospitals.

P.S. When the British Medical Association put forward the idea of setting up human sperm banks, there were objections. *Against* it: that freezing for a long time might damage the semen and produce deformed babies. There could be serious mistakes made, as it would be hard to confirm whose semen was in which tube. There was insufficient demand to warrant the hazards. *For it:* that it could be run under the National Health.

Birth Control

Of course, people can know about birth control but still not use it. But presumably the pill has made more people accept this form of it, since it is so unobtrusive—unless

you suffer side effects. If every couple were to consistently use a safe method, there would be virtually no need for abortion.

Methods available

The Pill

19 million women all over the world, 1¼ million in this country, use the pill. It is virtually 100% safe, and used in accordance with instructions, you can have sex at any time without risking pregnancy. There are different types of pill which vary slightly in the way they are made up. As the pill can only be obtained on prescription, it is the doctor who will decide which brand is most suitable for you.

Many women on the pill find that they feel very well from the start; others can experience side effects whilst their bodies are adjusting, such as nausea, tiredness, headaches, depression. These usually disappear, but if they don't, your doctor might suggest a different brand.

Some women have been taking the pill for as long as 14 years without any harmful effects, but a very few women who are on the pill develop thrombosis. About 21 out of every million women taking the pill will die each year, but 223 per million will die as a result of unplanned pregnancies. Pills cost from 24p—43p.

I.U.D's. (intra-uterine devices)

They are small flexible objects of different shapes and sizes made of plastic or stainless steel (sometimes known as coil or loop). An I.U.D. is put into a woman's womb by a doctor, and as long as it remains in place it will nearly always prevent pregnancy. A small number of women cannot keep the I.U.D. in the womb. Once in place it can be left for some years and all that is required

is a yearly check-up. On the whole, I.U D.s are only recommended for women who have had one or more children. When you want another child, the doctor will remove it (*never* try yourself). An I.U.D. does not interfere with the regularity of your periods, although your first few periods after the fitting of an I.U.D. may be heavier than usual, and there may be some bleeding in between. This usually disappears after a few months. Although I.U.D.s are not 100% safe, it is the most reliable type of contraceptive after the pill. Costs about £4–£7 and takes about one hour to be fitted with one.

The Cap

The cap, which is made of soft rubber, fits over the entrance to the womb. You put it in before making love and remove it at some convenient time six hours later. Used with birth control cream it is about 98% safe. It must be expertly fitted and you will be taught how to use it correctly. Costs about 50p–£1 and should be replaced after 6 to 12 months.

Sheaths (French letters)

These are the most widely used methods of birth control. They are shaped like a finger of a glove and rolled onto the erect penis before love-making. They can be bought from most chemists, surgical stores, barbers or birth control clinics (cheaper), but watch for the B.S. Kite mark on the packet to make sure they are of good quality. Used with a spermicidal cream they are about 97% safe. Cost 8p–15p for three.

The Safe Period

It is not very, unless your periods are very regular and you use all the aids such as temperature charts, ovulation thermometer and you are really conscientious,

which means no intercourse for 10 days each month. Temperature charts with full instructions covering six months are available from the Family Planning Mail Order Department, 27 Mortimer Street, London, W1A 4QW. 4p each, 25p a dozen.

Mail Order

Contraceptives which don't need a doctor's prescription, i.e. sheaths, creams, jelly, are available by post from F.P.A. Mail Order Dept. Write for order form and price list. Discounts on three of any item.

Sterilization

This can't be done for a woman at a birth control clinic. It can be done on the N.H.S. at a hospital, and doesn't cost anything. A vasectomy (male sterilization) costs £16 + £5 consultation fee, and can be done at the F.P.A., Marie Stopes, some hospitals. Discuss it with your G.P.

Domiciliary Family Planning Services

If you know of a family who would benefit from advice but are reluctant to go to a clinic, contact the F.P.A. and their domiciliary team will make a tactful visit.

Reading

"Which" report on contraceptives £1 from Consumers' Association, 14 Buckingham Street, London, WC2 (01–839 1222). F.P.A. have free leaflets on all methods of birth control.

Family Planning Association, Margaret Pyke House, 27/35 Mortimer Street, London, W1A 4QW (Tel: 01–636 7866).

Will advise and treat anybody, married or not. Find

your nearest clinic from the telephone book, Town Hall, Welfare Clinic or Health Visitor. There are 1,000 throughout the country, or ring their head office. There are special sessions for single people: ask for details. F.P.A. charges £3·80 per year plus the cost of the contraceptives. Many boroughs now pay the cost of their residents' fees, or in cases of hardship the F.P.A. will reduce the fees or forget them.

Brook Advisory Centre, 233 Tottenham Court Road, London, W1 (Tel: 01–580 2991).

Their main function is to advise girls in the 16–24 age range. They are most helpful and easy to talk to. Couples are welcome and they will advise boys. They also deal with psycho-sexual problems. Fees £4 per year and cost of contraceptives. Like the F.P.A. some generous boroughs pay for their residents. However, B.A.C. never turn anybody away. Branches throughout the country. You must make an appointment.

Marie Stopes Memorial Clinic, 108 Whitfield Street, W1 (London only) (Tel: 01–388 0662).

Advises anyone over 16. Ring for an appointment. Fees £3 plus cost of contraceptives. They also do vasectomies (male sterilization) £15.

Cervical Smears

A simple, painless, five-minute test which every woman over 25 ought to have. It can detect abnormalities, and can protect against cancer of the cervix.

Under the National Health you can have a smear every five years after the age of 35. Ask your G.P. If he doesn't do them, then he can suggest where you are to go. Or

write to The Woman's National Cancer Control Campaign, 44 Russell Square, London, WC1 (01–580 3322). Family Planning Clinics think every woman over 25 ought to have one done. Every woman after she has been pregnant should have one every year. Family Planning Clinics do them free if you are a member. It is £1 if you aren't. Local Health authority clinics do them, too.

If you are on the pill or have an I.U.D., it should be automatic that you have smears taken regularly.

It usually takes 10 days to get the result. While you are having this smear it is just as well to have your breasts examined and ask the person to show you how to do this monthly check-up yourself.

Genetic Counselling

By studying the physical and mental characteristics we inherit (eye colour, hair, intelligence, features, etc.) a doctor can use this knowledge to make a mathematical prediction . . . for example, to work out for a mother, whose first child was abnormal, what the risk is that the second would be the same. Ask your G.P. is you want to know more.

Sub-Fertility Clinics

There are many reasons why a woman does not conceive. In many cases her infertility can be corrected. There is a lot of sympathetic help available. Don't hesitate to talk to your G.P., who can put you in touch with a gynaecologist or a clinic; of if you prefer, go to your local Family Planning Clinic.

Health Screening (or prevention is better than cure!)

Over the next decade modern technology (called Multiphasic Health Screening) should enable regular check-ups on people to become as accepted as the regular servicing cars get! The B.U.P.A. Medical Centre, using automated computerized equipment, can carry out a detailed examination of a person in two hours. But this is not possible on the National Health, yet.

1. *Health Check*

This is a detailed personal history with tests of hearing, vision and lung function, measurement of height, weight, blood pressure, electrocardiogram, chest and abdominal X-ray, urine test and blood sample.

Fees:	Male	£31 non-members	£26 members
	Female	£34 non-members	£29 members

2. *Health Check, Examination and Consultation*

It is a good idea to follow the above tests with an examination and discussion of the results, and this can be done with your own doctor; but if you prefer it can be done at the Medical Centre and an additional charge is made.

Fees:	Male	£42 non-members	£37 members
	Female	£45 non-members	£40 members

3. *Women's Screening*

This is done in a special unit as a test in itself, or is included in the full health check. Facilities are provided for the early diagnosis of breast and pelvic diseases, including infra-red thermography and X-ray mammography breast examination and a cervical smear. It takes about 30/40 minutes.

Fees:	£12 non-members	£10 members

A detailed report is sent to your doctor and a note to you saying that this has been done. It is suggested that you then discuss the findings with him.

The Medical Centre is a registered charity to sponsor medical research. For further information: The Medical Centre, Webb House, 210 Pentonville Road, King's Cross, London, N1 9TA (telephone: 01–278 4651).

Breast Cancer

The very phrase finishes most women off! And the last thing they want to do is to go for a check-up. Yet delay, it is said, kills as many as cancer itself. There are some checks you can make yourself.

Watch for warning signs, though they do not, by any means, indicate that you have got cancer: an unusual lump, discharge from the nipple, an alteration in the shape of the breast, any pain or discomfort, retraction of a nipple . . . any of these and you should see your doctor.

Then, you can examine yourself. Best to do this immediately after a period. Not the week before, because then your breasts tend to be lumpy anyway. On the first day of the month if you have had the menopause. A good place to do this is in the bath when you are relaxed. The Family Planning Association print a leaflet, "Don't gamble with breast cancer", which illustrates the right way to do the tests. You can get it at your clinic or write to W.N.C.C.C., 44 Russell Square, London, WC1.

There are 17 centres throughout the country that operate thermography and mammography screening, but most are attached to research projects and are not always

generally available. *The Women's National Cancer Control Campaign*, 44 Russell Square, London, WC1 (01-580 3322) will tell you what is available near you.

The B.U.P.A., Webb House, 210 Pentonville Road, King's Cross, London, N1 (01 -278 4565) have a health screening programme for women. It consists of:

1. Brief clinical and personal history.
2. Pelvic examination and cervical smear.
3. Clinical breast examination and instruction in self-examination.
4. Infra red and X-ray breast examination.

This is not on National Health and costs £12 (£10 to members).

A Mrs. Westgate has formed a Cancer Education Voluntary Service which she runs and which amounts to a 20-minute talk by her illustrated with slides describing cancer, its causes, false and true, preventative measures and so on. It is free to any group of up to 40 people. Contact Mrs. Betty Westgate, 1 Colworth Road, Croydon, CR0 7AD, 01–654 8643, after 5.30 p.m.

Contact Lenses

"Men seldom make passes at girls who wear glasses" isn't particularly true; and it can't be the whole reason why contact lenses were invented!

A lot of people find they need a LOT of patience before they get used to them. You have to go to an optician, where you will have a standard test and he will make a detailed examination of your cornea. On these findings he will make your lenses. Then you get another test through the new lenses. The optician will teach you how to put them in and out. It's a bid fiddly

at first, so it's important not to overdo it or it will make your eyes sore.

You can change the colour of your eyes with tinted lenses. It is possible to get bifocal lenses, though it is usually easier to slip a pair of glasses over your contact lenses for reading if that's what you need them for. Soft or hydrophyllic lenses are the latest. They are more pliable, easier to handle, can be worn longer, and they cost more.

Ordinary contacts cost £40 to £50. This includes the making, fitting, adjusting, sometimes the insuring.

Insurance is worth thinking about because they do get lost. Not, as people think, in the cake mix by falling out. There's very little risk of their doing that. But they are small and people mislay them or throw them out by accident.

Fringe Medicine

If you are fed up with pills and your aches and pains do not go when you visit your doctor, then with some faith and a lot of finance you may fancy what's called "fringe medicine". (Dictionary definition of fringe: the outer edge or margin of any kind).

Acupuncture

In China—very respectable. Here—growing more popular. To describe it in very simple terms—gold needles are inserted into precise points along the body's twentyfour meridians. Just in case it hasn't occurred to you, this must be done by an expert!

It costs £7 and you'll need two to three sessions. Write to: Acupuncture Association, 2 Harrowby Court, Seymour Place, London, W1 (01–723 4107). All their

members have previous medical training and they will recommend a registered practitioner.

The Acupuncture Association is a registered charity. The last year or two has seen an unprecedented amount of publicity about acupuncture, and many people have set up in practice without adequate training It is the aim of the Acupuncture Association to strive for government legislation for adequate training and registration for all Acupuncturists. According to a "Which" survey, most people who go to Acupuncture are medical rejects, and of these over 70% improve!

Homoeopathy

Available on the National Health. All homoeopathic practitioners are medically qualified. On the whole they use natural remedies derived from minerals, plant and animal extracts. The idea is to cure like with like. A homoeopathic considers his patient as a whole; and diseases are treated with minute quantities of what you have anyway. A bit like vaccination.

There are six homoeopathic hospitals and two clinics listed below; and for G.P.s write to: The British Homoeopathic Association, 27a Devonshire Street, London, W1 (01–935 2163).

Homoeopathic Hospitals

The Royal London Homoeopathic Hospital,
Great Ormond Street, London, WC1N 3HR
01–837 3091 (out-patients) 01–837 7821.

The Glasgow Homoeopathic Hospital,
1000 Great Western Road, Glasgow, W2 (041–339 0382).

Out-patients dept., 5 Lynedoch Crescent,
Glasgow, C3 (041–332 4490).

The Glasgow Homoeopathic Hospital for Children,
221 Hamilton Road, Glasgow, E2 (041–778 1185).

Liverpool Homoeopathic Hospital,
42 Hope Street, Liverpool, L1 9DB (051–709 8474).

The British Homoeopathic Hospital,
Cotham Road, Cotham, Bristol, BS6 6JU (0722-33068).
(out-patients) 0272–32007.

Tunbridge Wells Homoeopathic Hospital,
Church Road, Tunbridge Wells, Kent (0892-25065).

Homoeopathic Clinics

Bath Homoeopathic Clinic, Belmont. Lansdown Road, Bath (0225–4043).

Manchester Homoeopathic Clinic,
Brunswick Street, Ardwick, Manchester (061–273 2446).

Osteopathy

Not always approved of by doctors, but highly recommended by some satisfied patients. Consists of bone and joint manipulation. Do choose an osteopath recommended by the British School of Osteopathy, 16 Buckingham Gate, London, SW1 (01–834 5085). Their clinic will give treatment, sometimes free.

There is a "sort of" N.H.S. equivalent available at St. Andrew's Hospital, Devon's Road, London, E3, but you need a letter from your G.P.

Hypnotherapy

Used for nervous conditions and habits such as smoking, over-eating, drinking. Anyone can set himself up as a hypnotherapist: suggestion can be a dangerous game, so watch out! The British Society of Medical & Dental Hypnosis, 10 Chillerton Road, London, SW17 (01 672 3025), will provide your G.P. with the name of a doctor who practises hypnosis. Fees around £5 a session.

Spiritual Healing

The National Federation of Spiritual Healers, Shortacres, Church Hill, Loughton, Essex (01 508 8218) will advise on a registered healer, who is responsible to them, in your area. They are a registered charity. No fees are charged, but contributions are welcome.

Yoga

Not really a cure, but certainly aids relaxation. Everyone who tries it seems to sport an outer and inner glow. Much nicer than physical jerks. Classes are now held by most local authorities. (Around £2 a course).

How to give up smoking

Enough rational arguments have been offered to smokers to make them give up, if they were susceptible to reason—the evidence that smoking causes lung cancer, hardening of the arteries, chronic chest infections. And it is obvious it burns up money. But it is not enough for a smoker to know these things, he has to feel them. He has to come to his own personal blue funk!

Try bringing yours on by reading the literature put out by the Ministry of Health and the Health Education Council. Every time you pick up a fag, remember your lungs are getting blacker and more leathery and wrinkled like an old glove. Say to yourself that one person in three, between the ages of 35 and 68, dies directly because of smoking.

Here's an idea to act on. Most people like a cigarette after a meal. It's usually a social moment. This time, leave everyone, go to a room, preferably a cold one. Take

a hard chair, turn it to face the wall and smoke your cigarette. This method makes some people feel curiously let down.

But these are diversionary tactics. Really getting down to business. A lot of hospitals gave up their clinics because of staff shortages. *Maudesley Hospital, Denmark Hill, London, SE5* (01 703 6333, Ext. 264), have a clinic where they give you a urine test to find out how much nicotine there is in your blood. They try to find out how dependent you are on it. How much it is an oral act. If you have other problems. Then they use one of three methods:

(1) A doctor acts as a support and meets you three times a week. (2) Shock: two electrodes are fixed on the arm you use to smoke. Every time you try to take a whiff you get a shock. (3) Covert sensitization. It's a bit on the lines of hypnosis. He makes you think of something nasty every time you smoke.

A.S.H. will provide leaflets, information about clinics all over the country. Write to them: Action on Smoking and Health, 11 St. Andrew's Place, Regents Park, London, NW1 (Telephone: 01–935 7695).

The National Federation of Spiritual Healers (see Fringe Medicine) will supply you with the name of someone near you who will help you.

Smokewatchers Pack, sold by some chemists, or from Smokewatchers, Ltd., 92-94 York Street, London, W1 (01 262 2607,8). It is a course which gives your money back if it doesn't work. It consists of nasty facts, aversion tablets, a nicotine substitute. Full course: £3·25. The short course for £1·25 has no guarantee.

And there's Hypnotherapy. Make absolutely sure you are going to a thoroughly reliable doctor who practises hypnosis. The British Society of Medical and Dental Hypnosis, 10 Chillerton Road, London, SW17 (01–672 3025) will help, if you write or ring them.

After you have given up for good, you then find you haven't. It is hard to give up—for ever. For even after several years, some people suddenly start to smoke again.

When you long for a fag, it is fatal to feel sorry for yourself, that you are depriving poor you of something desirable. Turn that thought into poor you, if you go back to smoking. Don't think of a smoker as a film star, but as a decrepit old man or a sluttish old woman, who finds even a flight of stairs a terrific coughing ordeal. Visualize something nasty. It is not too dramatic, for instance, to remember that you are possibly depriving a child of a parent early in life.

A tip from a smoker, not long given up: "At first I was very irritable, sadder, and felt at a curious loss. I didn't want to do anything because I couldn't have a cigarette. I felt less excited about things. Physically, I was nauseated. A lot of foul phlegm came up. My one consolation was that if I was still smoking, wouldn't more have stayed down clogging up my lungs? The feeling of missing something is very hard to get over. But, I have noticed that a cold I caught since I gave up didn't have, as an extra perk, a dreadful cough, which I always used to get when I smoked."

If you really cannot give up smoking, you should, at any rate, feel obliged to make it seem a regrettable habit to ever start to any young person who seems tempted by the idea.

Alcoholism

Robert Kemp, in a very sympathetic book called "Drinking and Alcoholism", issued by the British Medical Association, writes to the effect that a person who drinks too much

is notoriously unwilling to face two facts. One, that he has a problem. Two, that there is an urgent need for him to do something about it.

The book firmly distinguishes between a heavy drinker, who is probably heading for some sort of mental or physical illness, and an alcoholic who has lost control so that he merely has to take one drink and that is it. He must go on drinking until he is unconscious. Every alcoholic has been a heavy drinker, but not every heavy drinker has yet become an alcoholic.

Many degrees of addiction to alcohol, Robert Kemp goes on to point out, tend to be on an emotional basis, rather than on a purely physical level, and in these cases treatment is usually possible and recovery likely. At the same time, once somebody has become an alcoholic, he will never again be able to drink safely. Recovery is only possible if he never touches another single drop of alcohol.

It is only recently that alcoholism has been properly regarded as an illness; an illness that you don't have to have a physical or mental weakness to qualify for. Indeed, what seems—in one way—alarmingly stressed in every leaflet on the subject is that it can happen to people who thought they were just social drinkers like the next chap. Obviously heavy drinking can start because you are mentally ill or worried or physically sick. But most drinkers who become alcoholics start off no different from anybody else.

Once a person is a heavy drinker or an alcoholic, he will invariably have a great reluctance to accept or discuss his problem. It is suggested that this may be due to a general feeling of guilt, or possibly because the drinker is unaware of the extent of his dependency on alcohol, but most probably because he can't face the thought of giving it up.

You can try to get the person to consult his G.P., especially if he has positive physical symptoms. If not, you or he can get in touch with The National Council on Alcoholism at Hope House, 45 Great Peter Street, London, SW1 (tel: 01 222 1056 7). This is a voluntary health organization whose objectives are to tell the public the facts on alcoholism and to establish regional information centres where you can get details of out-patients departments, specialized treatment centres, private hostels and so on. They also run group counselling sessions which families as well as alcoholics can go to.

You might, if the drinker won't help himself, get in touch with Alanon Family Groups, which helps relatives, families and close friends of alcoholics. This organization does not give advice, but members, who have all been involved in situations arising from alcoholism, will outline what they did and explain the choices available. Alanon Family Groups, c/o St. Giles Centre, Camberwell Church Street, London, SE5 (tel: 01 703 0397) is open Monday to Friday from 10 a.m. to 4 p.m. and there are 140 Alanon groups throughout the U.K. and Eire.

Alanon is run on parallel lines to Alcoholics Anonymous, whose general office for the U.K. is at 11 Redcliffe Gardens, London, SW10 (tel: 01-352 9779). If Alcoholics Anonymous isn't in your local telephone directory, ring the London office for your nearest group. There are over 500 groups in the U.K. and there are probably, by now, between 5,000 and 10,000 members. Alcoholics Anonymous is a fellowship of men and women who have a common aim—to maintain their sobriety by helping alcoholics to recover theirs. In the final stages of alcoholism you are either killing yourself or you are heading for a mental hospital.

Apparently, most alcoholics have a tremendous feeling of relief once they have contacted Alcoholics Anonymous.

They know they are not alone, that they are among people who know what withdrawing feels like. Alcoholics Anonymous will also go to a person if he rings in desperate need—either if he is on a binge or at a moment when he is being sorely tempted to drink again.

The Carter Foundation, 34 Seymour Street, London, W1 (tel: 01-262 6689) and 9-10 Little Britain, London, EC1, provides alcoholics with medical social and psychological help through an out-patients system. They ese people by appointment and assess them for treatment, and they like patients to attend regularly for at least three months.

The Churches Council for Social Aid, Church House, Dean Yard, London, SW1 (tel: 01 222 9011), has a housing programme for ex-alcoholics. They have hostels for men only in Birmingham, Nottingham, Oxford, Newcastle, Eastleigh and two in London. Phone or write for more details.

The Helping Hand Organization, 8 Strutton Ground, London, SW1 (tel: 01 222 6862), is a registered charity which aims to assist non-practising addicts by setting up residential therapeutic communities. Four of these specialize in alcoholics. A man who goes to one of them has to pass an interview, has to pay about £5 a week, has to work at something and has to give up drink completely.

Here is a list of National Health Service hospitals with special units for treating alcoholics:

Littlemore, Oxford
St. Bernard's, Southall, Middlesex
Warlingham Park, Warlingham, Surrey
Park Prewett, Basingstoke, Hants
Whitchurch, Cardiff
Moston, Chester
All Saints, Birmingham
Scalebor Park, Burley-in-Wharfedale, Ilkley, Yorks.
Exe Vale, Exeter

Mapperley, Nottingham
St. George's, Stafford
Tooting Bec, London, SW17
Springfield, Manchester
West Park, Epsom, Surrey
Elm Dean, Bexley Hospital, Kent
Lancaster Moor, Lancaster
The Royal Edinburgh Hospital, Morningside Terrace, Edinburgh 10.

How to Slim

The short answer is eat less. No diet fads, tablets, injections and slimming aids can change that fact. So what we are on about really is how to eat less. And that is a question of motivation. Some people have it when they fall in love. But what if he, she adores you fat?

Weight Watchers, 2 Thames Street, Windsor (Windsor 69131) are evangelical about their methods. And there is no doubt that the group therapy method does seem to work for many people. Hypnosis does, too. (See Fringe Medicine.) And being treated like a queen for a princely sum at a Beauty Farm is, for some, perfectly satisfactory.

Your G.P. should be consulted, if you are really worried about your weight. Sometimes he will help out with appetite suppressors.

Fluoride

You may live in an area where the fluoride content in the water is adequate (one part fluoride to one million parts

water). A few local authorities have adjusted the amount of fluoride in the water, and, it is maintained, the condition of children's teeth has improved. (Some older people's digestions have suffered!)

Tests have been made when the right amount of fluoride has been present in the water, and children's teeth seem to need fewer fillings, and first fillings come later than in the teeth of non-fluoride water drinkers.

You can find out the fluoride content of the local water by asking the Water Board, or writing, giving the name of your water board, to Dental Health Promotion Ltd., 104a Cheyne Walk, London, SW10 (01 351 0326).

If you want to do it yourself, you can give your children, while their teeth are forming, a fluoride tablet a day. Six months' supply costs 47½p from chemists. They aren't on prescription.

P.S. Cutting down on sweets and sugar definitely improves teeth. A solution for getting children to stop eating them: don't buy them. One mother says "Once they are not in the house children, like magic, stop asking for them". Well, it's a cheap try!

Handicaps and Disablement

It is difficult enough for people to find out what privileges, rights, aids, they can get for living when they are able-bodied. It is that much more difficult for the disabled. You need to keep you wits about you and be adept at pulling welfare strings . . . to be in the know in other words. And one way to do this is by joining an organization concerned with your particular handicap.

It is also worth sending for the 1970 Chronically Sick and Disabled Persons' Act, 12p from H.M.S.O.

Mail Order Department, P.O. Box 569, London, SE1 (01–928 6977).

Here's a list of societies where you can acquire some practical and moral support:—

Association for All Speech Impaired Children,
9 Desenfars Road, London, SE21 7DN (01–693 8670).
As yet there is no standard procedure through which children with speech problems are diagnosed and treated. Many do not get help soon enough. A.F.A.S.I.C. will advise parents on how and where to get help.

National Society for Autistic Children,
1a Golders Green Road, London, NW11 (01–458 4375).
Meetings for parents, publications, advice on handling and education.

Royal National Institute for the Blind,
224 Great Portland Street, London, W1N 6AA (01–387 5251).
Every possible aspect of advice and practical help for blind people and their families. There is a very well produced catalogue of apparatus and games, with a separate price sheet in braille and print available free from the above address.

National Society for Brain-Damaged Children,
35 Latchmere Drive, Hall Green, Birmingham, 28 (021–777 4284).

Advises on organizations who assess by the American Doman/Delcato Method—must be paid for privately.

The Children's Chest Circle,
The Chest and Heart Association, Tavistock House North, Tavistock Square, London, WC1H 9JE (01–387 3012).
Puts parents in touch with each other, general advice and information.

Holidays for the Handicapped,
Central Council for the Disabled (See below).

Royal National Institute for the Deaf,
105 Gower Street, London, WC1 (01-387 8033).
Information on every aspect of deafness.

British Diabetic Association,
3-6 Alfred Place, London, WC1 (01–636 7355).
Meetings, advice, information, summer camps for children.

Disablement Income Group (*D.I.G.*),
Queen's House, 180, 182a Tottenham Court Road (01–636 1946/7).
Advice on financial problems, pressure group, have produced a booklet "A.B.C. of Services and General Information for Disabled People" by Barbara Macmorland (a D.I.G. social work) costs 10p + 5p postage and packing. The aim of D.I.G. is to press for a national disability income paid as of right to all handicapped people—membership 25p per year and you don't have to be handicapped.

Central Council for the Disabled,
34 Eccleston Square, London, SW1 (01-834 0747).
Information, advice, pressure group for gaining access to public places. Publishes "Everyday Aids" (10p) and "Aids to Independence" (33½p) a book of drawings and instructions for making aids collected from hospitals, organizations and individuals concerned with making day to day living easier for the handicapped. It offers practical advice and can often save you having to bother with a special aid.

British Council for the Rehabilitation of the Disabled,
Tavistock House South, Tavistock Square, WC1 (01–387 4037).

Advises on training schemes for the disabled, many of which they run on behalf of local authorities.

Disabled Living Foundation,
346 Kensington High Street, London, W14 (01-602 2491).
The search for aids for disabled should start here. They have an excellent permanent display of equipment for disabled living (special children's section). It is constantly kept up-to-date and is the first comprehensive exhibition of its kind in this country. Leaflets and details or prices are available. Viewable by appointment.

Disabled Drivers' Association,
The Secretary, Ashworth Thorpe Hall, Norwich, Norfolk, NOR 89W.
Provides information on transport for the disabled. The monstrous situation is that little or nothing is done for the more severely disabled. If you can drive yourself you will receive £100 per annum running costs, but if you are too badly handicapped to drive, you receive nothing. In other words, the worse you are, the less you get! So add your voice to D.I.G. and shout for change.

The British Dyslexia Association,
18 The Circus, Bath, Somerset (Bath 28880).
Will put you in touch with your local group, who will advise on how to get treatment for children with reading, spelling and/or writing problems.

British Epilepsy Association,
3/6 Alfred Place, London, WC1 (01–580 2704).
Information and advice service run by social workers. Also provides advice on holidays and social activities.

National Society for Mentally Handicapped Children,
86 Newman Street, London, W1 (01–636 2861).
Support and advice for parents through a network of local societies. Will advise on all aspects of handicapped

children, i.e. educational problems, holidays, speech therapy, etc.

Muscular Dystrophy Group,
26 Borough High Street, London, SE1 (01–407 5116). Welfare Officer advises by letter, but the main function of the Group and local branches is fund-raising to help research.

British Red Cross Society,
9 Grosvenor Crescent, London, SW1 74J (01–234 5454). Has various services for the handicapped, i.e. transport, help, clubs, holidays, residential and training facilities. Many helpful publications, e.g. "Aids for the Disabled" (4p plus postage) is a list of aids and prices. "Aids for the Disabled" (20p + p. and p.) is an illustrated catalogue. The Society also has an excellent book "Home Made Aids for the Disabled" (35p + p. and p.) with good clear drawings of how to use every day things, like pegs or paper clips, to help a spastic reader separate the pages of a book or a marvellously simple idea like standing playing cards in the bristles of an upturned scrubbing brush so that a one-armed person can enjoy a game of cards. The book is in sections: aids for dressing, for the kitchen, etc., but it stresses that all new aids should be used in consultation with the doctor he may prefer that the patient uses a particular limb without an aid for exercise purposes.

The British Rheumatism and Arthritis Association,
1 Devonshire Place, London, W1 (01 935 9905).
50 branches—has a quarterly magazine and runs three holiday hotels—but you must be a member to use them (£1 membership fee).

The Spastics Society,
12 Park Crescent, London, W1N 4EQ (01-636 5020).
Centre for advice, information, promotes research,

assessment centre where families can stay during assessment or whilst attending courses. Has a Visiting Aids Centre, a mobile exhibition and information unit which tours all over England and Wales. Hospitals and local authorities are informed when it is going to arrive in their area. "Crossed Wires", by Bill Howe (25p -- 5p p. and p.), a spastic who typed the book with a peg on his left foot, is a very clear and moving book which could be extremely helpful to other disabled people, and the author wishes "this to be an example of what can be achieved by spastics like myself if only they have the opportunity".

The Association for Spina Bifida and Hydrocephalus,
Devonshire Street House, Devonshire Street, London, W1N 2SB (01–486 6100).
Help and advice through local groups—helpful literature, research.

The National Fund for Research into Crippling Diseases,
Vincent House, 1a Springfield Road, Horsham, Sussex (0403 6410).
Has complete catalogue of aids, divided into categories, £1·05 each and excellent booklet "Care with Dignity".

Joint Committee on Mobility for the Disabled,
Hon. Sec., N. D. B. Elways, Esq., 1 Wanborough Manor, Wanborough Way, Near Guildford, Surrey.
Will advise on many aspects of travel for the severely disabled. Very helpful information sheets and pamphlets.

Make Children Happy,
Terminus House, 15 North End Road, London, NW11 (01–455 6755/6).
They have a list of play facilities throughout the country for physically and mentally handicapped children. MCH was founded in 1970 in the belief that handicapped children and their parents were isolated from the normal community –particularly in their social and recreational

lives—and that this isolation can be broken down by encouraging the children and parents to mix more freely.

Central Council for the Disabled,
34 Eccleston Square, London, SW1.
Has a new guide to the London Underground system giving details of stairways, lifts, escalators and other obstacles which a disabled person might encounter. It costs 23p, and was prepared by a group of children who are themselves physically handicapped.

Constant Attendance Allowance

This is paid to anyone who needs repeated attention during the day, and repeated, prolonged, or frequent attention at night. You get £5·40 for day and night, plus any other benefits you are getting. £3·60 if it is day *or* night. This payment ceases if you go into hospital unless that hospital is a private one.

The Child Poverty Action Group, 1 Macklin Street, London, WC2 (01–242 3225) have written a booklet called National Welfare Benefits Handbook (30p + 5p postage to above address) which lists all the entitlements there are.

A very comprehensive guide: "Handbook for Parents with a Handicapped Child", by Judith Stone and Felicity Taylor, 15p from CASE Publications, 17 Jacksons Lane, Billericay, Essex, or from National Confederation of Parents Teacher Associations, 1 White Avenue, Northfleet, Gravesend, Kent. This gives parents a step by step guide through all the baffling maze of facts about assessments, welfare, health education, holidays—a guide for parents to get to know exactly what kind of help they need and what is available for them.

Special Clothes

You can send for a catalogue; Mrs. W. M. Arnett Rayson, S.R.N., The Hospital Centre, 24 Nutford Place,

London, W1. Please enclose an addressed envelope and a 6p stamp. You will find in the catalogue clothes that are moderately priced, washable and designed with special needs in mind. For instance, dresses with front pieces which can be put on during meals to protect the dress from slopped food.

Holidays for the Handicapped

First—before the list of organizations which are concerned with helping disabled people to have a holiday here are some tips from handicapped people who have taken the plunge and gone abroad.

Hovercraft is the easiest way to start a motoring holiday. No steps. If it has to be a ship then there is usually a freight lift. There are such things, if you ask in advance, as a sedan chair, which needs a couple of members of the crew to carry.

Worth noting that German lavatories on autobahns are on the same level. Hotels with lifts are vital. Write to: Central Council for the Disabled, 34 Eccleston Square, London, SW1 for a book (40p including postage) called "Holidays for the Physically Disabled". This lists suitable hotels, guest houses, camps, and it has a section on overseas hols.

Many cities in Britain publish guides, too; e.g. "The Guide to London for the Disabled", (Ward Lock & Co. 35p), which you can order from Access for the Disabled at the above address.

All these will help you to take a break:

Central Council for the Disabled,
34 Eccleston Square, London, SW1V 1PE.

British Red Cross Society,
9 Grosvenor Crescent, London, SW1X 7EJ.

British Polio Fellowship,
Bell Close, West End, Ruislip, Middlesex.

Royal British Legion,
Pall Mall, London, SW1Y 5JY.

Multiple Sclerosis Society,
4 Tachbrook Street, London, SW1V 1SJ.

Headquarters of the Muscular Dystrophy Group of Great Britain,
26 Borough Hill Street, London, SE1 9Q.

Invalid Children's Aid Association,
126 Buckingham Palace Road, London, SW1 9SB.

Chest and Heart Association,
Tavistock House North, Tavistock Square, London, WC1H 9JE.

The Spastics Society,
16 Fitzroy Square, London, W1 5HQ.

London Association for the Blind,
Pelican House, 88 Peckham Road, London, SE15.

British Rheumatism and Arthritis Association,
Devonshire Place, London, W1.

Disablement Income Group (*D.I.G.*),
Queens House, 180,182a Tottenham Court Road, London, W1P 0BD.

Children Youth Action Group,
16 North End Road, London, NW11 (01–455 6755).
Will advise on residential holidays for handicapped (and non-handicapped) children.

Venereal Diseases (V.D.)

Reasons why you should own up! You may spread it. You may produce a deformed baby. It is, after all, only a germ. Treatment is free...

Clinics are at most hospitals, and you do not have to go to your G.P. to be referred to one. Just turn up. They are usually efficient, pleasant places, manned by experts, where there are facilities for rapid diagnosis. Your case is treated with confidence. You will be asked for the names of any contacts.

Here's one excellent one in the London area: James Pringle House, Charlotte Street, London, W1 (01 636 8333, ext. 666) Ring for an appointment. Or you can just turn up, but be prepared for a wait.

Kinds of V.D. and symptoms

Gonorrhoea

Next to measles the most contagious disease. Unlike measles you can catch it more than once! In chaps the symptoms appear two to seven days after intercourse with an infected person. Yellow discharge. Burning sensation when pee-ing. It is important to get treatment at this stage. For after this there is soreness and swelling of the testicles. Possible sterility. 100% chance of a cure if you go early. It is harder for a woman to detect this in the early stages, so do give names of contacts to the clinic.

In women. You might not notice anything, though there could be discharge and an urge to pee with pain. But a lot of women get these symptoms and it is not V.D. Eventually the infection spreads to the womb and tubes. You are sick. You may be feverish. Again without treatment you face sterility.

Syphilis

Much the more serious. The incubation period is three weeks. But it can be 9-90 days. First sign, a painless raised sore around the sex organs or the mouth. In chaps enlarged glands in the groin. These signs disappear and

the next stage—sore throat, headaches, fever, rashes. It is now highly infectious. These symptoms could be something else, and these subside. At this stage you need a blood test. It can remain dormant for 2—30 years. And then cause insanity, paralysis and death. All stages—up to the last can be treated by penicillin injections.

Non-specific Urethritis

This is on the increase. Easily treated with antibiotics. Reserved for chaps! Incubation: a few days or a few weeks. Symptoms: soreness, discharge, burning sensation on pee-ing.

Drugs

It used to be called drug addiction, now it is more likely to be known as drug dependence. There was a time when you could pretty well say that none of your family would get to this . . . now, you can more accurately say that at some time somebody is going to offer someone in your family something that might be Pot (marihuana, hash, cannabis), LSD (acid), Amphetamines ('Speed') or Heroin.

There are signs when someone is on drugs. They aren't by a long chalk sure signs. But a guide:

Pot—recognized as the least harmful. In fact, used on its own, it is almost 'respectable' these days. Subdues the smoker, produces a relaxed, hazy feeling, a lolling around, a staring into space, a tendency to drowsiness, to dragging the feet and to staying in bed late. A smoker might become irritable and restless.
LSD—produces hallucinations, sometimes terrifying

ones, and they can have long-lasting effects . . . the hallucinations take on various forms . . . and the person might become noisy and terrified.

Amphetamines more difficult to spot someone actually taking 'pep pills' . . signs. over-talkativeness, restlessness, excessive cheerfulness, an inability to concentrate. A physical sign: dilation of the pupils of the eyes. Then there is a contrast when the effects wear of: depression, lethargy, irritability. Very often the user then needs a sleeping pill to help him settle. But these symptoms could be in an adolescent who is taking nothing more dangerous than exams!

Heroin—is deadly serious. In the first stage, users will be unnaturally quiet, heavy-lidded and have contracted pupils. They might be sick, scratch themselves . . . they seem devious and distant. In the second stage, as they need another fix, they start to yawn, sweat, have stomach pain, diarrhoea, gooseflesh. By now they won't care how they look. They will have to hide the needle marks on their arms. Since heroin is expensive, they will need more and more money.

If you suspect someone of taking drugs they you/or both of you need to talk to your G.P. about it. Or, if he's not helpful enough in your eyes, then contact *Standing Conference on Drug Abuse* (*S.C.O.D.A.*), *London Council of Social Service*, 54 Chalton Street, London, W1 (01–388 0241). They will put you in touch with help near you.

The Samaritans (their number's in the book) will also give you someone to contact.

New Horizon Youth Centre, Macklin Street, London, WC2 (01–242 0012) help with drugs and with and problem that anyone aged from 15-25 cares to go to see them about. They are open from 10 a.m. to 10 p.m.

C.U.R.E., 533a Kings Road, London, SW10 (01–352 4517).

These voluntary organizations are good at soothing worried parents. In fact worried parents are most often hysterical at discovering drugs in their child. The parent and child are alienated most probably by then anyway. A good organization will work in close contact with doctors, psychotherapists, psychiatrists. Sometimes they will be able to accommodate those needing long-term help.

Registered Addicts

They can get their National Health supplies from Drug Treatment Centres, which are usually in the bigger teaching hospitals. G.P.s should advise on this.

Arrest

If you or your child is arrested on a drug charge, ring RELEASE (all over the country). For London ring 01–603 8654; emergency number for after 6.00 p.m.: 01–289 1123. The address: Release, 1 Elgin Avenue, London. They print a card stating your rights and making suggestions as to what you do when you are arrested. They also help with doctors and solicitors. The latter are available at Release on Monday and Thursday evenings.

Ending a Pregnancy

It is hard for some men and women to realize that it is much better not to conceive than to have an abortion.

We quote the law relating to abortion from the Reader's Digest book: "Family Guide to Law". (A big

book! Very clearly, simply written. £4·20, if you buy it at their shop, 22 Berkeley Street, London, W1. Or if you send for it from there, make the cheque or postal order out for £4·50, which includes postage, and they send it back by return of post).

"A woman whose health or welfare is threatened when she becomes pregnant may be permitted by law to have an operation to end the pregnancy. She may be able to have the operation free under the N.H.S. Otherwise she will have to pay for a private operation.

"*Grounds for termination*

The Abortion Act 1967 says that a pregnancy can be brought to an end if two doctors agree that any of the necessary circumstances are present. These are:—

1. That continuation of the pregnancy would present a risk to the mother's life.
2. That continuation of the pregnancy would endanger her physical or mental health more than if the pregnancy were terminated.
3. That continuation of the pregnancy would endanger the physical or mental health of any other children of the family more than if the pregnancy was terminated.
4. That there is a substantial risk that the child would be born with a severe physical or mental abnormality.

"Unless one of these four conditions is present, induced abortion if unlawful. Except in an emergency, the operation must be performed in a Health Service hospital or in premises licensed for such operations by the Department of Health and Social Security.

"*Consent.* A woman does not always need the consent of her husband to have her pregnancy terminated. If the father is not the patient's husband, he has no

rights in the matter. Unmarried girls do not need parental consent unless they are under 16."

It would be lunatic if you attempted anything yourself or went to an illegal abortionist, when there are all these people able to help you. If you are desperate, you can also ring the Samaritans.

No G.P. is obliged to arrange an abortion for you if he objects to it on moral or religious grounds. If you cannot get help through your doctor, then a list of people who will help you follows. These all try to help you get an abortion on the National Health first, by the way.

Brook Advisory Centres, in many towns. The head office is: 233 Tottenham Court Road, London, W1 (01–580 2991). What they do is charge £5 fee which gives you a year's consultations. (This is ignored in a case of hardship). They confirm whether you are pregnant. You then talk to a doctor who will tell you what is involved. If you have a good enough case you will be referred to a N.H.S. hospital. Then the abortion is free. If you have to see a doctor privately it is about £60.

Pregnancy Advisory Service Ltd., 40 Margaret Street, London, W1 (01–409 0288). Be careful, because there are commercial organizations using a similar name. The genuine article is: The British Pregnancy Advisory Service, Ltd., 1st Floor, Guildhall Building, Navigation Street, Birmingham (021–463 1461).

Release, 1 Elgin Avenue, London, W10 (01–289 1123).

Help (Student Advisory Centre), 10 South Wharf Road, London, W2 (01–402 5233).

The Family Planning Clinics will refer you to one of those, or to the Marie Stopes Clinics, 108 Whitfield Street, London, W1 (01–388 0662).

For information about doctors and hospitals helpful

in the London area, write to The Women's Abortion and Contraceptive Campaign, 14 Radnor Terrace, London, SW8 (01–800–1932).

It is important to act early. Up to 12 weeks is much safer than having an abortion after that.

If you think that you may want to go through with a pregnancy on your own, there are organizations to help, support and advise you.

The National Council for One Parent Families (formerly The National Council for the Unmarried Mother and her Child), 255 Kentish Town Road, NW5 (01–267 1361), will give practical help, such as finding somewhere to live until you have the baby. They will put you in touch with a social worker, etc., and, perhaps most important of all, afford the opportunity to make decisions in a pressure-free atmosphere.

Gingerbread, 9 Poland Street, London, W1 (01–734 9014). Also for one-parent families men or women, married, single or divorced, has register of accommodation, residential jobs, low-cost holidays, legal advice.

Lifeline, 39 Victoria Street, London, SW1 (01 222 6392), are a militant anti-abortion organization who give advice and support to anyone who wants to go through with the pregnancy—stay clear if you're teetering on the brink!

Protection Prevention, 7a Sinclair Gardens, London, W14, will help you—if you want to have your baby, end the pregnancy or have the child adopted. They will also help maintain a family unit in trouble by pressing a local authority to provide practical help instead of taking the children into care—their hope is to end foster care.

Children

How to Register a Birth

Within 42 days you are legally required to give the details of a birth (or death) to your registrar. If you do not, then you are liable to a £2 fine.

Either parent can register a child. Or if neither parent can, it must be done by anyone present at the birth, or even the occupier of the house in which the child was born, or the person who is in charge of the child. Details that you need to give the registrar:

(1) Date and place of birth.

(2) The name and occupation of the father. (This is only included at the request of both parents if the child is illegitimate).

(3) The name, surname and the maiden name of the mother.

(4) Sex of the child.

(5) The child's name or names.

You have to register a still-born birth, though then no name is needed. Sometimes registrars visit hospitals to register births.

The Birth Certificate

When you register a child, you can get a full copy of the birth certificate for 25p. You can have a shorter version (leaves out the details of parentage) for nothing.

You can get either of these certificates later on by

applying to the local registrar or to the General Register Office, Somerset House, Strand, London, WC2.

How to find a baby-sitter

The brutal answer is that there aren't any easy ways. It is a case of striking lucky, or of slogging through the available means until you find someone to suit you.

Agencies for baby-sitters outside London are extremely rare. So start by advertising in your newsagent's, welfare clinic or in your local paper. If these fail, try the "Nursing Mirror" (01–353 5011) or the "Nursing Times" (01–836 1776). It costs about £1 for three lines. Make sure you interview the sitter in person before you leave her in charge of your baby.

The next tack is to ask your local Y.W.C.A., nurses' hostel, teachers' training college—this one might be the best. If you know someone with an au pair, try borrowing her. She'll be glad of the extra money. Always make sure with her employers that she is free that night! Tell shopkeepers you are looking for someone, because they often know another customer who is left on her own in the evenings.

The other thing you can do, if you have the energy, is to organize a baby-sitting co-op. among your friends. The advantage is that the service costs nothing. The fag is that for every night you have out, you have to spend another baby-sitting alone in someone else's house. But some mothers maintain it can be quite peaceful in somebody else's house (baby permitting). You can't tidy *her* cupboards or clean *her* cooker! In a large group, you can exchange vouchers (cloakroom tickets will do) to make sure everyone puts into the system what she gets out.

Charges vary a great deal. We quote you some that the London agencies ask:—

Baby Minder, 32 James Street, London, W1 (01–935 3515), 40p an hour in the evening, 50p in the day, plus £1 annual engagement fee and sitter's fares. After 11.00 p.m. a sitter must be driven home or sent in a taxi. All employees are over 18 and most are trained nurses. The agency offers gift vouchers for 5-hours minimum.

Universal Aunts, 3b Walpole Street, London, SW3 (01 730 9834). 30p in the evening, 35p in the day, 40p after midnight Plus fares. Booking fee 30p. Extra 10p an hour if child is over three.

Babysitters Ltd., 313 Brompton Road, London, SW3 (01–730 7777). Annual membership is £2. Then you're entitled to emergency baby-sitting up to 9.00 p.m. and also the services of their other company, London Domestics. Otherwise booking fee for non-members is 40p. 35p evenings, 43p days. Minimum of four hours' sitting plus fares.

A caution: As your baby grows older the kind of baby-sitter you need can change. The lady cooer over the small baby can get very tight-lipped with an older tearful child, especially when the older one is allowed to stay up late and wants to watch football instead of, say, "Come Dancing"!

How to get children looked after

There's nanny and you (*scarcely*).
There's mother's help and you (*importantly*).
There's an au pair and you (*mostly*).
There's emergency help and no you!

First, Nanny

A trained one is like gold dust, and she is able to pick and choose what job she really wants to do from about 20 to 30 vacancies. A trained nanny will have a N.N E.B. certificate, and will have qualified at a training college or a local authority day nursery. She is prepared to take full responsibility for the care of the children. She cleans their nursery, their bedroom (which she's willing to share!) does their laundry and cooks their meals. She looks after her own room. Do not expect her to feed the cat, water the plants (unless they are in the children's rooms) or brush the stairs or weed the flower beds. If she does, it is out of the goodness of her heart and you really have found a treasure. She expects one day, one evening a week off, and one weekend a month. And nanny will expect at least £16 a week clear of tax with her stamp paid, and that is with full board. Make sure you see eye to eye on child rearing. If she's all for "seen and not heard" and you're all for "free expression", it's asking for trouble.

For a brand new trained nanny you could try applying to one of the well-known training colleges. They don't act as an agency, but will pin your requirements up on the wall and supply references.

The Wellgarth Nursery Training College,
Wellgarth Road, London, NW11 (01 458 6481).

The Norland Nursery Training College
Denford Park, Hungerford, Berkshire (Hungerford 2252).

The Princess Christian College,
26 Wilbraham Road, Fallowfield, Manchester 14 (061–224 4560).

St. Christopher's Nursery Training College,
Dr. Barnado's Training College, Tunbridge Wells, Kent, (Tunbridge Wells 33777).

Good places to advertise are local papers and "The Lady", 40 Bedford Street, London, WC2 (01 836 8705) or "Nursery World". Make the ad. semi-display to compete with the thousands of others. One inch, 50 words costs approx. £7 or £8.

One of the training colleges said that there are fewer girls today going into private homes. They would rather work in a local authority nursery or at least not live in. That way "time off" is really off.

Second, mother's help

Is harder to define and even harder to find. As a rule they are girls who have not had a nanny training, but are good with and interested in children. They will usually do a little light housework such as hoovering and dusting. A mother's help will expect at least £10 clear and should not be expected to accept the same responsibility as a nanny.

Third, An Au pair

Reports on au pairs are like the weather—variable. Some people swear by them, others swear at them! Some people exploit them or they do the exploiting. There has, it is agreed by all, been very little order to the whole business.

An au pair is usually foreign and is coming to England because she wants to learn English. She will want to go to school not necessarily every day; to live as a member of the family; to receive pocket money and her keep in return for help with the children and the home.

There is a Home Office booklet in seven languages which lays down guide-lines for the girls and for the families with whom they stay: "Au Pairs in Britain", Her Majesty's Stationery Office, 48 High Holborn, London, WC1.

How to get one

It seems generally accepted that it is far better to find one through an agency. Write to Federation of Personnel Services, 133 Oxford Street, London, W1, for their list. A reputable agency should take quite a lot of care to fit the girl to the right family as near as can be judged. They should try if possible to place a girl near another au pair from the same country. A good agency usually has a letter from the girl's parents; should try to see the home she is going to; should negotiate the hours of work, her duties, her pocket money. If a girl wants to go to school every day, then she will get less money, obviously.

The Home Office recommendation is £2·50–£3·50 for five hours work a day, which seems very low, since mostly a girl these days is paid nearer £5.

A general definition of what a girl should do: what you would ask your own teenage daughter to do. But this is very open to abuse, since some au pairs don't expect to do anything and some families treat them as servants and give them poorer meals, too.

If there is any trouble, an au pair can always contact the Home Office or her own country's consulate. So can you!

Fourth, Emergency Help

Help in an emergency or on a short term basis is happily easier to come by, as so few of us, these days, have Mum or Aunty living round the corner. It seems there are more bodies, either trained nannies, experienced helpers or active Grandmas, prepared to move in, help out or take over on a short term basis. They will also expect £15–£16 per week clear.

These agencies specialize in reliable, experienced, nannies, mother's helps and emergency mums. They will

usually have taken up references to try to find someone to suit your particular needs. They charge an introduction fee ranging from £4—£30, depending on whether permanent or temporary, residential or daily.

Country Cousins, Broadridge Heath, near Horsham, Sussex (0403-35188), and 25 Perrymount Road, Haywards Heath, Susses (Haywards Heath 51033).

Consultus, 17 London Road, Tonbridge, Kent (073 22 5231). Both these agencies can supply nannies, mother's help and help in emergencies.

Susan Day's Agency, 1 Belle Vue Road, Salisbury, Wiltshire (0722–3053).

Baxter's Agency, P.O. Box 12, Peterborough (0733–62744).

The British Agency, Domestic Chambers, London Road, Horsham, Sussex (Horsham 5571).

Provide a similar service.

Take-Over Agency, Oakleigh, Page Foot Lane, Shenfield, Sussex (079–155 2837).

Rent-A-Mother, 11 Crescent Menston, Ilkley, Yorkshire (094–32 2000).

Will provide temporary help, even for a day.

Amongst the London agencies are:

Knightsbridge Nannies Ltd., 5 Beauchamp Place, SW3 (01 584 9323). Mrs. Walters specializes in a personal service and insists on up-to-date references from all her

girls. She says that looking after children is so important that nothing can be left to chance.

Solve your problem, 158a Old Brompton Road, SW5 (01–373 9344) have also found "a private helicopter to take us to Holland", "a good-natured companion for an aged father interested in stocks and shares", "a pair of lion cubs" and "a person who can translate Chinese".

Universal Aunts, 36 Walpole Street, SW3 (01–730 9834).

Belgravia Bureau, 35 Brompton Road, SW3 (01–584 4343).

Brompton Bureau, 10 Beauchamp Place, SW3 (01 584 6242).

Willing Hands, 5 West Street, Ewell (01-393 1122), provide emergency help, very often from students, much cheaper introduction fee—around £2·50.

If you just want a bit of extra help and don't intend to leave her in sole charge while you go out to seek fame, fortune and fulfilment, you could try your Youth Employment Exchange, or Slough Employment Agency, William Street, Slough (75-24141).

The National Council for the Unmarried Mother and her Child, 255 Kentish Rown Road, NW5 (01–267 1361), often seek accommodation for girls until their babies are due, who in return for board and lodging will help in the house and baby-sit.

Children in hospital

To go into hospital invariably is a frightening experience for a child -especially if he has to leave his home and

his familiar surroundings abruptly. But at last hospitals are doing something to relieve the shock by allowing parents much freer access. In some cases it is just a matter of providing longer and less rigid visiting hours. In other hospitals parents are permitted to move in with the child. Either way it means that a sick child won't also have to cope with the bewildered fear that his parents have abandoned him.

Over ten years ago now, a small group of mothers in Battersea became concerned about the very inadequate amount of visiting time hospitals were allowing parents. They found out that the PLATT committee in 1958 had recommended that parents should be able to visit at any reasonable time of day and whenever possible parents should be admitted into hospital with a child who was under five. The Ministry of Health accepted these recommendations and requested that hospitals should put them into practice. A number of hospitals had found that unrestricted visiting of children made them invariably happier while they were in hospital and far less upset when they got home.

They also found that mothers, given guidance, could be a help to the nursing staff as well as a comfort to their own sick children and to children in the ward who didn't have their parents with them.

These mothers formed an association now called NAWCH (National Association for the Welfare of Children in Hospital). They have a membership of over 4,000 with 65 groups throughout the country. They do surveys, they collect information through their local groups on the present state of visiting. They acted and act as a pressure group on hospitals slow to take up these more relaxed attitudes to parents of sick children. They gather facts on play facilities in hospitals, on mother-in accommodation in hospitals. Their findings become

part of the hospital information service and is available to anyone who enquires either through the secretary of a local group or from head office: NAWCH, 7 Exton Street, London, SE1 (Telephone: 01 261 1738). Their information leaflets are also in Spanish, Italian, Bengali, Urdu, Hindi, Gujarati.

Each group keeps up a contact with its local hospital. They help finance and provide play leaders. They set up transport services for visiting parents. They organize baby sitting and playgroups for the children healthy and at home. They raise funds for play equipment.

To help a child get used to the idea of hospital, NAWCH have a painting book (5p), a comic called "Simon goes to Hospital" (5p), a hospital admissions leaflet which is a guide to parents called "Coming into Hospital" (8p), with a separate colouring card of a hospital scene for a child.

And—Cheap tip for easing boredom. A couple of packets of pipe cleaners for a child confined to bed.

And—Just before you say goodbye to children that you're leaving in hospital, give them a box which you've filled up with little goodies. Say the box can't be opened until after you have gone. Wrap up all the things inside separately. (Suggestions: crayons, pencil sharpener, pad, jig-saw, mascot, puzzles). It will take ages before they can unwrap everything and they might forget to cry!

And—Sometimes you might need to hire equipment such as wheel chairs, crutches, sterilisers, bed pans. Your local branch of the British Red Cross (in 'phone book) will probably have a medical-loans department, and if not, they will tell you

of a branch with one. Charges are small. Often by donation.

How to adopt a child

In spite of what you read about unwanted children, there are more childless couples who want to adopt than there are babies to be adopted. As abortion and the pill become more easily available, and more unmarried mothers keep their babies, so more suitable prospective adopters will be disappointed. This is especially the case if they want a healthy white baby.

In the last few years most of the British adoption agencies—there are over 200—have had to close their lists. Happily agencies nowadays find it easier to place coloured and mixed-race babies, those with slight physical or mental handicaps, and older children in foster homes and institutions Most babies offered for adoption are illegitimate. British orphans are normally brought up by relatives, and other countries, even in exceptionally hard times, are generally against their children being raised by foreigners.

The first step is to apply to a registered adoption society, or ask at the Town Hall if your local Social Services department provides an adoption service. The Association of British Adoption Agencies (27 Queen Anne's Gate, London SW1H 9BC; 01-930 1653) publishes a helpful booklet, *Adopting a Child*. It lists the registered adoption agencies throughout Britain, and their particular requirements, e.g. age limits, religion, church attendances, fertility tests, etc. The association does not put would-be adopters in touch with children.

Adoption is a service to provide parents for children,

not children for parents, and agencies take their responsibilities very seriously. Their social worker will require several interviews with you: husband and wife together and separately, at home and at the agency office. You will be asked about your attitude to marriage, parenthood, etc. References and a thorough medical examination will also be needed.

By law, one adoptive parent must be at least 25, and the other at least 21, unless either is related to the child. In addition, few agencies will consider a couple in which the wife is over 40 (or sometimes over 35) as suitable to adopt a first baby. A great difference in age between husband and wife is also a handicap.

There is no legal reason why a single person may not adopt, but in practice agencies rarely accept a woman on her own and never a single man. Divorced people who have remarried are more acceptable than they used to be, and while some church-supported agencies still only take members of their own denomination, this is becoming less common. Local authorities rarely make religious stipulations, but the natural parents retain the right to do so.

All but the legal requirements are sometimes waived in the case of an older child or one with special problems.

It is a good idea to find out if an agency runs group meetings for couples considering adoption. They provide an opportunity to discover hidden problems, and solutions, before you commit yourself.

Adopting a baby without going through an agency is legally possible, but unwise. Doctors, nurses or clergymen who offer to find you a child may mean well, but as a rule it is only the agency which can give adequate counselling to you and the natural mother, and can make a proper study of the baby and its background.

Having begun an adoption, how do you legalize it? The procedures are simple, and the adoption society will

guide you through them. For three months after you have the child in your care, you are on probation, and the local authority's social worker can spring the odd visit on you. In that period, too, the baby's mother is still entitled to ask for her child to be returned, although this rarely happens. When the baby is six weeks old you can start adoption procedure through your local authority, who will help you through the next stages. Then, after the child has lived with you for three months, a court can make an adoption order and you become the legal parents. The child is then a complete member of your family, and under normal circumstances you will be free of any further investigation. The ABAA publishes several helpful leaflets on how and when to tell a child that he has been adopted.

The legal cost of adoption is small, although higher in Scotland where legal representation is usual. Adoption societies are not permitted to charge fees, but may ask for expenses; local authorities seldom do even this. Remember, however, that many adoption societies would be unable to continue without the subscriptions and donations of past adopters. Medical examinations for the purpose of adoption do not come under the National Health Service; doctors may charge £3—£5 for examining applicants and children. On the other hand, the Family Allowance and income tax relief can be claimed for the child from the start of the probationary period—provided that no-one else is claiming it.

There is no shortage of homes for Asian or Eurasian children, and most agencies have closed their lists to applications for them. It is easier to adopt a child of African or West Indian origin, or of mixed race. Contact the Adoption Resource Exchange (Cranmer House, 39 Brixton Road, London, SW9 6DD; 01–735 8941) which is composed of adoption agencies all over the country. They co-operate to match children and parents

regardless of where they live. Girls are more sought after for adoption than boys. So often there are prospective parents waiting to adopt a girl while unfortunately a boy waits to be adopted.

How to foster a child

Don't confuse fostering with adoption; in legal and practical terms the two relationships are very different. Even though you may foster a child until he becomes an adult, the arrangement is essentially 'temporary'. In principle a foster child is kept in touch with his natural parents so that one day the family may be brought together again, and the agency which placed the child in your care equally retains the right to withdraw him from it.

If you wish to take a foster child into your home, get in touch with the Social Services department at your town hall or a voluntary organization like Dr. Barnardo's. Ask for the Fostering Officer or Fostering Department.

You will need to satisfy the placing agency that the child will be brought up in an atmosphere of affection and security. A qualified social worker will visit you for this purpose, and will inquire into the living and sleeping accommodation, your age, character, temperament, health and religious persuasion. You will have to supply references and, if you are accepted, you must sign an undertaking that you will allow a foster child to be withdrawn by the agency. Single and divorced women may become foster parents; a single man is generally accepted only if he is a relative of the child; co-habiting couples are refused.

Once the child is established in your home a social

worker will visit you from time to time. This is a legal requirement and no slight on you. Anyway you will probably find the professional guidance a help if the child is in any way disturbed.

The payment you receive for fostering varies from area to area and also depends on the length of the arrangement. One of the more generous London boroughs pays £9·44 for short-term fostering (while, for instance, the mother goes into hospital) and £7·35 for long-term fostering. But in country areas the payment can be as little as £3—£4. Some local authorities make special allowances for highly disturbed or handicapped children.

The 'temporary' nature of even long-term fostering can create emotional problems. After caring for a child for many years, the foster parents may not want to return him to his natural parents. Their one recourse is to make him a ward of court, which allows 28 days for the matter to be settled between the placing agency and the foster and natural parents.

At the same time, one growing criticism of the fostering system is that foster parents often return a child to the agency—as they are entitled to do –when the problems of adolescence crop up. The withdrawal of their support may then set up an even greater disturbance in the child.

Even if you make a private arrangement to look after the child of a friend or neighbour, and no payment is involved, you may find that you have become a foster parent. Technically speaking, a foster child is one below school-leaving age whose care and maintenance is undertaken for more than 27 days by a person who is not a relative or guardian. That person is then required by law to notify the local authority, which has a duty to supervise and visit the child. If that person happens to be a 'regular foster parent' (which means someone who,

in the previous 12 months, has fostered a child, or children, for at least three months or on three periods of more than six days) then the local authority must be told if the informal arrangement continues for over six days.

If you don't want to foster a child, you can always let a child in care share part of your family life. Contact your Social Services department and ask to become a Social Aunt (or Unofficial Aunt some places have different names for it), and if action is a little slow, persist. You can then invite a child from a local authority or voluntary home to visit you for tea, take him to a football match or to the pictures, and send him a Christmas and birthday present.

How to use the Child Guidance Service

If you have a child who is emotionally or mentally disturbed or who has problems learning at school, the Child Guidance Service is there to help you. Remember that the most receptive child is likely to go through sour patches from time to time. On the other hand, if you are worried don't wait until the child is severely upset before seeking help any more than you would wait for pneumonia to set in before calling in a G.P.

Child Guidance Clinics come under the National Health Service. Most are provided by local education authorities, but some are attached to hospitals and a few are independent. To find out about the facilities they offer in your area, have a word either with your family doctor, with the welfare clinic or health visitor if your child is not yet at school, or with the head teacher if he is. Don't be fobbed off with educational jargon ('Perhaps

Peter has reached a plateau of learning.'). If you are worried that he has a specific learning problem, you have the right to ask for him to be seen. But don't expect an immediate appointment; there are usually waiting lists.

Other signs of emotional difficulty on which you might seek advice are: excessive shyness, reluctance to go to school, withdrawn or unduly boisterous behaviour, aggressiveness, stealing, disturbed sleep, prolonged bed wetting, nervous symptoms.

The clinic will make a study of the child's mental and emotional make-up, and a record of his life at home and school. This is usually done by a team which may include an educational psychologist, a psychiatric social worker and a psychiatrist. They will try to discover the source of his problems, then help him to outgrow them—and you to cope with them meanwhile. In the case of learning problems, the educational psychologist may use mental tests to discover the child's weaker points and so advise the school on remedial teaching.

If in difficulty, check with the National Association for Mental Health (39 Queen Ann Street, London, W1; 01 935 1272), which keeps up-to-date on all Child Guidance Clinics in the UK, Channel Islands, Republic of Ireland and BAOR, and on the School Psychological Services in the UK and Channel Islands. Their guide costs 50p.

Children's parties

Children's parties for most people are hell! If you are superhumanly easy-going and let everything go to pot, then the kids will leave with puce faces saying it was the best

party ever, when's the next? But if you want to avoid a complete wreck to you and your house, read on for tips, but it is like going to war!

Organize and time everything beforehand as if you were a general. Run the whole thing by lists. *Lists of guests.* Don't be sentimental and include *your* friend's oldest because her youngest is coming. Mixing ages doesn't work, though much older brothers and nephews can be jolly good at the games bit, because they're held by 8-year olds with a bit of hero-worship. Little girls will show off beautifully to them and see who can be the most obedient!

Guests need cards. Children usually like making them (until they prefer buying the posh shop ones). You don't need to be artistic. Sticky shapes, transfers, letterset on postcards, or a cut-out cardboard balloon shape with a piece of string, party details on one side, name on the other. These are all cheap easy ideas.

Lists of food. From bitter experience, children it seems have much less of a sweet tooth than they used to. Wobbly jellies, yes, but sausages on sticks preferred. Chunks of cheese and pineapple on sticks loved too. (Sticks are collected avidly—and often thrown around). As they get older, 10ish, they think buffets are grand. Messier too.

A cake is a must if only for the candles. What takes up a good ten minutes is lighting them up after the blower has had a go, so that each guest in turn can see if he can blow them out. To save the bother of relighting, you could try Magic Candles, which cost 55p and come from Partymad Ltd, 67 Gloucester Avenue, London, NW1 (01–568 0169). These candles will relight themselves a few seconds after they have been blown out.

You can bake a cake! Family Circle Party Book, Elm House, Elm Street, London, WC1 has a very good section

on this. Ice cream cakes? Not quite right because the little darlings like a piece of cake in a paper napkin to take home.

Play safe with a secret store of extras like meringues because one fellow will spill his lemonade on his. Balloons are murder. They pop all the time and very young kids really bawl over them.

If you use a tablecloth (paper it needs to be) it's worth sellotaping the hanging part to the table, otherwise it can be dragged off.

It's no good moralizing about the acquisitive side to children, they *have* to go home at the end with loot. Prizes and a going away present. It gets harder to find cheap ones other than wax crayons and colouring-in books. Eastern Import Company, New Market Building, Bridgenorth, Salop, send 100 small toys suitable for 3 -7 year olds for £1. Barnums, 67 Hammersmith Road, London, W14 can provide almost everything. Prizes. Dance Floor! at 25p a square foot. A lion's roar. Fancy Dress. Ring 01-602 1211 or send for their catalogue. Also Partymad Ltd., 67 Gloucester Avenue, London, NW1. (01-568 0169) S.A.E. for catalogue.

Plan for a smooth ending. Wrap the take-home presents labelled with the child's name. Any prizes put with the pressies. Do *not* give them to them before they are actually leaving. They lose them.

Entertainment—Do-it-yourself

Unlike their taste in food, their taste in games hasn't altered a jot—it's just that they play them at a younger age. A lollipop hunt breaks the ice. Wrap penny lollies in tin-foil and hide in garden or round house. (This keeps party child out of your hair for 15 mins. during the morning!) Rules are—when you've found one you help the others look for theirs.

Pass-the-parcel. The most narky kid will usually

join in this. Play it twice–once to get things going and then again to round them up, when a splinter group starts a football match at the top end of the garden! You can have endless variations of "musicals", i.e. "Bumps" hit the deck when the music stops and last one down is out. "Hats"—sit in a circle, pass round hat - if it's on your head when the music stops you're out. "Statues"—jump about, freeze when the music stops—if you move you're out. It's fun to fill a pillow case with all the strange clothes you can find, hats, odd socks, pyjamas, overalls, etc. Hand round and when music stops take out a garment and put it on. Prize for the funniest—which is impossible, so everyone gets a small prize.

You can wrap all prizes and put them in a cardboard box filled with crumpled newspaper. Each winner has a lucky dip. When the party is over, the same box is ideal for storing unused paper plates, cups, prizes, crackers, etc. till next year. The children can decorate the box the week before, or cover it with tin foil.

Try a box of indoor fireworks (toy shops or Barnums, approx. 30p) after tea. It's half-an-hour of sheer bliss. All you need is a saucer and a box of matches, and if Dad or other helper can be persuaded to do the firework display you can clear away the tea! It's also an antidote for the 4 o'clock Christmas afternoon feeling.

For further suggestions, read:—

"The Best Party Games", by Joseph Edmundson - Pan, 25p. Wet days, birthdays, high days and holidays, never a full moment with this excellent collection of games for all ages.

"Children's Parties", by Ursula Moray Williams—Mini-Book Corgi, 20p. Some good ideas for unusual parties, like 'A crazy Tea for Boys', 'Detective Party', 'Easter Egg Party'.

"Party Games for Young Children", by Jane Grey—

Ward Lock, 30p. Detailed list of all the old favourites—ideal for newcomers to the party round.
"Family Circle Party Book"—Family Circle, 64p. Super easily-made impressive birthday cakes and lots of smashing ideas for entertaining all ages.

Children's parties can be taken off your hands, at a price. Professional party organizers advertise in local papers and in several glossy magazines. Norman Myers, 13 Pennine Parade, London, NW2 (01 458 5055,4295) charges £18 £19 for London; extra mileage for out of town. He takes over the entire party. Arrives before the children, organizes games and prizes. Will provide tea 75p a head. And after, does an hour of conjuring, puppets, films. Will provide a cake in any shape, too, e.g. Swan Lake for £6·50.

John Hart, The Spinney, Shalden, Alton, Hants. (Alton 3239) has live animals as his main attraction. Trained doves and rabbits. But he also does puppets and balloon modelling. He covers southern England. Will go as far as the midlands.

Ray Raydini, 42 Queensmill Road, London, SW6 (01–385 0842), has 30 years' experience including royal parties. Charges £7·50 £8 for one hour's show; £1 more if you want before tea games. Includes 24 take home presents.

Or there are home entertainments you can hire. Wallace Heaton (London and Home Counties) charge £12·60 for mobile film show. Feature films to hire are from £2 to £5, and shorts lasting 10 mins. each are 75p to £1·25. Barnums, 67 Hammersmith Road, London W14 (01–602 1211) hire out carnival heads, Punch and Judy stage and puppets, and they do so all over the country. Send for their catalogue. Film Booking Offices, 174 Wardour Street, London, W1 (01–437 1572), have a catalogue of the films they hire out, including some James Bonds for £15 to £20. If you have

to hire a projector, it is £12·50 plus £1 for transport (London only, that is). You can, if you are lucky, find a James Bond on locally, take the party with their individual bags of tea, and ignore any remarks from around you!

Children after their seventh birthday often prefer outings. Picnics take the mess outside. Football and cricket matches can be properly organized with badges for winners Often tag on a swim at the baths if you have enough adults to keep watch. Trips to the zoo. Skating rinks. Check about special rates for parties. The Royal Mint if you are near London Limit to how many go at one time. Have to book well in advance.

River trips are pleasantly hair-raising. Hovercraft from Southampton—Cowes—Southampton. There are special reductions if you apply to British Rail Hovercraft, Sea-speed, Marine Court, The Parade, Cowes, Isle of Wight (098–382 2303).

Easy outing popular with 10-year old boys is to take them to an amusement arcade and let them loose with a fistful of coins. Older children like being taken out to a Chinese restaurant, with chopsticks perhaps for the first time.

P.R.W. Sales, Ltd., Phonographic House, The Vale, London, NW11 (01–450 5251), can provide a juke-box, 50 records, delivered to your door for £15 per day. They will recommend another firm if they are booked up and will advise where to hire anywhere in the country.

For a candy floss machine, try Gingerbread Harrow Group (01–427 2692): price by arrangement.

Discotheques -Roger Squire, 55 Charlbert Street, London, NW8 (01-722 8111) can provide a discotheque and disc jockey anywhere in the London Postal Area, from £15 for 4-hours (travelling outside this area extra). Dream Machine Light show £11. Strobe Lighting £5.

They will also help you hire a caterer, photographer, marquee, dance floor or river boat.

Happy Birthdays!

Children in the Hols.

"Teacher's rest, mother's pest" sums up school hols! Here we try to sum up solving them!

Our list is intended to help you discover what might be available in your area. Try first your local library and Town Hall (Parks Department). They ought to be a source of information. If there is a schools' education officer, it is worth finding out if he is organizing anything. If your town has a large museum, ask if it has stools and easels for sketching.

The National Playing Fields Association, 57b Catherine Place, London, SW1, 01-834 9274. has lists of permanent adventure playgrounds and of summer schemes in England and Wales and will inform you of your nearest play scheme in return for a stamped addressed envelope. They will also advise you on starting your own holiday scheme, so if there is nothing happening in your area, get cracking! Start early, if you want to try to persuade your local authority to give you some money.

The London Adventure Playground Association, 57b Catherine Place, London, SW1, 01–834 9274, in return for a stamped addressed envelope will supply a similar list for the London area.

How to find what's on

Advisory Centre for Education, 32 Trumpington

Street, Cambridge, 0223–51456, publishes a map (85p) of England and Wales illustrated with 50 recommended outings; three or four will be within striking distance of you—wherever you are!

The Puffin Club, Penguin Books Ltd., Harmondsworth, Middlesex, 01 759 1984. Primarily a club to encourage children to read. It aims to help those who are not too interested in books to become more enthusiastic about them. It introduces children to their authors by organizing outings, picnics and parties all over the country. Age range 8 12, membership 50p, includes four magazines (Puffin Post) per year, badge, secret code, supply of Puffin notepaper.

Children's London. Dial 246 8007 for up-to-the-minute commentary on what's going on in London for children, read by their heart-throb Ed Stewart—'Stewpot'. It seems unfair that this excellent scheme doesn't operate in the provinces. Jean Davis, whose brain-child it is, hopes that it will eventually be extended. Perhaps you should do a bit of nagging to hurry things up.

XYZ Club. The Young Zoologists Club, London Zoo, Regents Park, London, NW1, 01–722 3544. Age range 9—18, subscription £1 per year, members receive six free tickets to London and Whipsnade Zoos, badge, film shows, conducted tours. The only zoo club we could find. Nag again!

GLC Parks Department, Cavell House, London, WC2. Their "Looking for Leisure" booklet (10p plus 5p postage) which is printed each April, lists everything that is happening in London parks, travelling zoos, One o'clock clubs, roller-skating, play leadership schemes, etc.

The Unicorn Theatre Club, Arts Theatre, Great Newport Street, London, WC2, 01–836 3334. Offers members (75p or 50p if you live 30 miles outside London) improvisation sessions in most school holidays. They

have a permanent theatre company who produce for children throughout the year.

Junior Jaunts, 13a Harriet Walk, London, SW1, 01–235 4750. Takes parties of children between the ages of 5 to 15 years around London for the day. The tour costs £3·50 per child and includes transport (from Sloane Street), admission fees and lunch. Tour might include London Zoo reached by canal from Little Venice, Pollocks Toy Museum, The Planetarium, The Tate and the GPO tower for instance.

Happy Families: A Guide to Britain for Parents by Moira Keenan, published by Garnstone Press £1·80p. It's choc-a-bloc with useful information on services, shopping, things to do in London, outings and excursions all over Britain.

Snakes & Ladders is a directory of activities for children in London during the summer hols. It includes adventure playschemes, arts and theatre workshops, play parks, special events, handicapped children's activities, junior youth clubs and play centres, places to visit, museums' exhibitions, etc.

You can get the directory from Children's Youth Action Group, 16 North End Road, London, NW11 (01–455 6755,6). It is free, but as it costs 50p a copy to produce, donations are welcome. The reason it was produced was that in 1972, 12,046 children aged 0–14 were injured on London's roads; over 30,000 young people were dealt with by the Metropolitan Police Juvenile Bureau; hundreds of thousands of kids were left at home all day alone while both parents were at work. And that year, like any other, thousands of handicapped children were isolated with little or no opportunity to enjoy social and recreational facilities.

National Directory: Where to Play is also compiled by the CYAG, and is free from the address above. It

describes all the children's play activities that the group has been able to discover in Britain. Each county is listed separately, and contacts are given for several thousand schemes.

Local Radio. They should know what's going on in your neck of the woods. That's what they are there for! Find out when they broadcast the day's happenings and tune in. And by the way, they would be delighted to hear if your organization is doing something interesting. Give them a buzz about the School Fete or the Brownies' rave-up. Here are their wave-lengths and telephone numbers.

P.S. Are facilities lacking in your area? It's worth reading "Do Something" by Betty Jerman, Garnstone Press Ltd. She discusses 78 self-help organizations (ranging from "Porn on Telly" to "Holiday Fun Activities for Children") formed by like-minded people who stopped complaining and did something!

BBC Radio Birmingham. Medium Wave 206m and VHF 95·6, Tel. No. 021–472 5141.

BBC Radio Blackburn. Medium Wave 351m and VHF 96·4, Tel. No. 0254 62411.

BBC Radio Brighton. Medium Wave 202m and VHF 95·8, Tel. No. 0273 680231.

BBC Radio Bristol. Medium Wave 194m and VHF 95·4, Tel. No. 0272 311111.

BBC Radio Derby. VHF 96·5, Tel. No. 0332 361111.

BBC Radio Humberside. Medium Wave 202m and VHF 95·3, Tel. No. 0482 23232.

BBC Radio Leeds. Medium Wave 271m and VHF 94·6, Tel. No. 0532 42131.

BBC Radio Leicester. Medium Wave 188m and VHF 95·2, Tel. No. 0533 27113.

BBC Radio London. Medium Wave 206m and VHF 95·3, Tel. No. 01–493 5401.

BBC Radio Manchester. Medium Wave 206m and VHF 95·1, Tel. No. 061–228 1991.

BBC Radio Medway. Medium Wave 290m and VHF 97·0, Tel. No. 0634 46284.

BBC Radio Merseyside. VHF 95·8, Tel. No. 051–236 3355.

BBC Radio Newcastle. Medium Wave 206m and VHF 95·4, Tel. No. 0632 814243.

BBC Radio Nottingham. VHF 94·8, Tel. No. 0602 47643

BBC Radio Oxford. Medium Wave 202m and VHF 95·0, Tel. No. 0865 53411.

BBC Radio Sheffield. Medium Wave 290m and VHF 88·6 and 95·05 Rotherham. Tel. No. 0742 686185.

BBC Radio Solent. Medium Wave 301m and VHF 96·1, Tel. No. 0703 31311.

BBC Radio Stoke-on-Trent. Medium Wave 200m and VHF 94·6, Tel. No. 0782 24827.

BBC Radio Teeside. Medium Wave 194m and VHF 96·6, Tel. No. 0642 48491.

Further information from Mr. David Hobbs, Local Radio Publicity Officer, Room number 6056, Broadcasting House, London, W1A 1AA. Tel. No. 01–580 4468, ext. 2887.

Going away on holiday

There was a time, when unless your children were going to stay with their gran, whom they loved and who loved them – a gran who happily happened to live by the sea or in the

country—there was nowhere to send them for their hols. Nowhere, that is, that didn't make you feel a bit anxious and a little guilty. Now children can make you feel very guilty, if you won't let them go off on their own hols. to:

(1) Three-in-one adventure holidays for the 9—11s, organized by the PGL Adventure Ltd., Station Street, Ross-on-Wye, Herefordshire. Phone 0989 3311/2. The children live in tents about half a mile from the special adventure centre which is by Lake Llangorse. Staff ratio is one supervisor to five children. And there are special instructors for the various activities. Children pony trek, canoe and every child MUST BE ABLE TO SWIM. £20 approx. per week.

There's one for the 12 15s. Apart from sailing, canoeing, pony trekking, there are organized evening entertainments: discotheques, night caving, films, dances, and lesser known activities like sportyak, racing, canoe slaloms! 1 week £19·20p. additional week £17·20p.

The 16 25's get organized too. Sailing, pony trekking, camp fires, regattas. Or you can sunbathe by the lake. It's a chance to be active if you like and make friends.

You can 'Go Dutch' if you are 16–30 by canal cruising in Holland. Some help is needed to "work-ship". You'll be expected to try your hand at seeing the vessel through locks. Cost: £31·50p.

Then there is canoeing through the gorges of the River Ardeche . . . adventures in the sun of the Mediterranean on the Cote D'Azur for £56 for 15 days.

(2) *The Council for Colony Holidays*, Linden Manor, Malvern, Worcestershire. Phone: Colwall 501.

This is a registered educational trust which gives the chance to 9—15's to take part in worthwhile hols. in castles and mansions by the sea and in the country. Started by the government in 1965 with a three-year launching grant, for 300 children in eight colonies. So

popular were they that by 1970, 3,000 boys and girls were taking part in 50 colonies. To quote, games include racing, chasing, hiding, "wide-games" which involve the whole colony in following clues, locating buried treasure, dressing up as Romans, etc. . . . Drama, folk dancing, singing are all part of the activities. Cost (including accompanied travel from a station near the child's home) for nine days about £15, for 12 days £20—Christmas, Easter and Summer hols.

(3) *Forest School Camps*, 3 Pine View, Fairmile Park Road, Cobham, Surrey. Phone: Cobham 2920.

These are a charity run by voluntary workers. Their aim, they say, is to run purposeful camp communities for boys and girls between 6½ and 17 years. Camps are in this country and abroad. They are small camps, the tents are lightweight, and everybody is encouraged to play a large part in running the camp. Staff ratio 1 to 6. Authority is based on voluntary responsibility and friendliness. Staff are called by their first names. They were fully booked for 1973 long ahead; and 1974 has a waiting list. Potential leaders are very welcome, though. So, you could take your child with you, if you have an urge to help out. Cost for 14 days, approx. £23.

Youth Hostel Association Travel, Trevelyan House, St. Albans, Herts. Telephone: St. Albans 55215.

The Y.H.A. Travel Association probably offer the widest choice of activity holidays. 'Adventure' Holidays are for over 16's (mixed) and Eagle Holidays for boys and girls between 11 and 15, usually separate. Any Y.H.A. member is eligible to join one of their holidays and a membership form is enclosed in the back of their brochure. (Membership fees:—Young (5—15) 50p.; Junior (16—20) £1·00; Senior (21 and over) £1·50p.) Choose from *Water Sports* (from £19), *Sailing* through England's canals by horse-drawn boat (from £18·00);

Canoe Training £19·00; *Walking* from £14·50p.; *Brass Rubbing*(£19); *Gemology* (£19); *Orienteering* A Scandinavian sport in map reading and route finding fast gaining popularity in this country (£22); *Painting and Sketching* intended to help beginners improve their ability and develop their own style (£19). *Gliding* in conjunction with Worcestershire Gliding Club (£30); *Pony Trekking*, basic riding techniques taught by expert instructors (£21·50p.). *Photography* -hostel has its own dark room for developing and enlarging, cameras and films must be brought, but developing materials supplied £16·50). *Fishing*—some tackle available for those who don't possess their own. Limited to boys aged 12—15 (£16); *Bird Watching* –holiday in charge of experienced ornithologist and a Y.H.A. leader to show the hostelling "ropes", £12·50p.

Holidays are based at Youth Hostels, which include cottages, mansions, castle and some specially built. All holidays intended for absolute beginners, but more experienced participants enjoy them too.

The "Summer Holiday" Orchestra—S.H.Q., 52 Ravensdale Avenue, London, N12 9HT. Telephone 445 7891.

Open to all orchestral players aged 11—17 years. Tuition intended to improve sight reading and orchestral technique. Orchestras are string orchestra and a large wind ensemble. Cost £20 most Education Authorities will give grants to pupils who enrol.

Junior Drama League Summer School—J.D.L., 9 Fitzroy Square, London, W1P 6AE. Telephone 01 387 2666.

The Summer School is open to all members from between 14 and 19 years (membership 75p). Its programme consists of two simultaneous courses for Actors and Technicians. Cost £23·50p (Sometimes the fee can be obtained from your Local Education Authority. It's worth a try).

Outward Bound Course—Iddesleigh House, Caxton Street, London, SW1H 0PU. Telephone 01 222 2926/7.

From 14 to 20 years of age. This is hardly a holiday, but some like it tough! Outward Bound is for those who would be "truly young, bold and generous, who wish not to rest unburnished, but to shine in use". You are asked not to drink or smoke! The course is 26 days and costs £50. Ask your local authority if it helps with fees.

Kibbutz Holidays, Hechalutz B'Anglia, 1 King Street, St. James's, London, SW1. Telephone 01–930 5152.

Live and work on a Kibbutz for 6–8 hours per day. Minimum stay one month. Agency charges £1·00 for making the arrangements with the Kibbutz and you make the travel arrangements yourself (cheapest approx. £80 to Israel). In addition to board and lodgings, the Kibbutz will supply you with all your toilet requisites, cigarettes, stationery. Your laundry will be washed, mended and ironed (unless *YOUR* job happens to be in the laundry, that is!). You don't have to be Jewish.

P.H.A.B., 30 Devonshire Street, London, W1. Telephone 01–935 2941.

The Name comes from the initials of Physically Handicapped and Able Bodied. P.H.A.B. courses, held throughout the country, are residential and are run for a week. By living together and studying together, the able-bodied can see disabled people, more straightforwardly, as people with a handicap rather than as 'handicapped people'. Subjects range from art, drama, music, photography, film making field studies. Wide social programme in the evenings including barbeques, discotheques, etc.

Kirkdale School Camps, John Powlesland, 186 Kirkdale, London, SE26, Telephone 01-778 0149.

Kirkdale camps put a good deal of emphasis on wood-

craft activities; and living is as primitive as is feasible. Small tents, open-fire cooking, etc. Very democratic. Everyone on first name terms and daily meetings of the whole camp, at which even the youngest are encouraged to express opinions. Age seven up. Cost £14.

Central Bureau for Educational Visits and Exchanges, 43 Dorset Street, London, W1H 3FN. Telephone 01–486 5101.

Advise and provide information on all aspects of educational travel for young people. Useful publications "Working Holidays Abroad for over 17's", 30p.; "Discovering America", 15p; "Vacation Courses Abroad" 30p. (for over 15's).

ABROAD

En Famille Agency, Westbury House, Queens Lane, Arundel, Sussex. Telephone 090-672 2450.

This agency arranges for young people (any age) to stay with host-families in Europe (France, Italy, Spain, Holland, Austria, Germany) as paying guests. Great trouble is taken to carefully match host and guest and the duration of stay is by mutual arrangement. There is a registration fee of £4 which lasts for three years. Make your own travel arrangements.

Robertson's Educational Travel Service, 107 Broadhurst Gardens, London, NW6. Telephone 01–624 0953.

Robertson's E.T.S. has been arranging foreign exchange visits since 1948. Mrs. Jean Robertson feels very strongly about the need to carefully match exchange partners. In fact the whole success of the visit can depend on this. Whenever possible Mrs. Robertson likes applicants to come and see her with one or both parents, because this helps in choosing the host family. If a personal visit is impossible, then she asks for detailed information on the application form. Special attention is paid to

emotional age, interests, background, etc. Travel is in escorted parties from London to Paris and back and the fee including fares is £27·50 for three weeks. They also arrange exchange visits to Italy, Spain, Switzerland and Germany. Cost £12 excluding travel. These are *NOT* tourist or package holidays The youngster goes to stay with a family on an educational visit and must be prepared to adapt to a different way of life—after all that's what it's all about.

If you prefer, she will also arrange a "Paying-Guest" educational visit with reliable selected host families and where possible language tuition. Cost £68 including travel (and it cuts out escorting a young Fils or Frau round the Tate and the Tower as your part of the deal!). Recommended age 12+ one *GOOD* year of the language.

Children's rights

. . . "are more a polite fiction than a reality" says the National Council for Civil Liberties. Some adults still say they shouldn't ever be a reality! Their rights start when they go out earning! If you are interested in the subject you can read:

"Children's Rights" by Paul Adams, Leila Berg, A. S. Neill, etc., Elek £2·50.

"Children have rights" –a series of discussion papers by the National Council for Civil Liberties, at 152 Camden High Street, London, NW1 (01–485 9497).

"Children in Schools", 15p, "Handicapped Children" 15p. "Children in Residential Care/Adoption" 15p, "Children at Home" 15p, The CYP Act, Juvenile Courts, 25p.

Cruelty to children

If you suspect that there is any cruelty going on towards a child, your first reaction might be to fight shy of doing anything for a variety of reasons. Fear of being a nosey parker. Worry that you might be biting off more than you can chew. Or you are simply scared that you are misinterpreting the signs. For, anyone who has had children, will remember that tantrums can so easily sound as if the child is being murdered.

But, if you suspect cruelty, it is better to err on the side of interfering than on the side of leaving it until it is too late. There are several courses open to you. Go to the Town Hall and see a social worker or a children's officer. 'Phone or call in at the local police station. Ring and see the people at the nearest N.S.P.C.C. office (in the book under National Society for the Prevention of Cruelty to Children; head office: 1 Riding House Street, London, W1, telephone 01-580 8812).

Now, all these people would like facts from you, including who you are and where you live. But they will respect your wishes to remain anonymous. The police say that obviously if the matter becomes a court case, then they would like you to be a witness. They can't and won't insist on this.

Education

Playgroups

During the 60's playgroup became a cult word, and the idea flourished because of the grave shortage of nursery schools. Going into one at 3 became as natural as coming out of the womb at 0. That is for middle-class children anyway.

At its best, it is a stimulating centre supported by parents, approved and sometimes subsidised by local authorities with purposeful activities such as painting, singing, looking at books, which help the child, socially and educationally, with that transition from home to "proper" school. At its worst, it's an old hall where mum dumps her offspring for the sometimes dubious advantage of a few hours off.

How to find a playgroup

You may chance to again hear of one by chatting to other mothers in the park, or the shops, but if in doubt about its merits be guided by the Pre-school Playgroups Association, which has been largely responsible in the last 10 years for the development of playgroups and the growing recognition of them by local authorities. Write to them at Alford House, Aveling Street, London, SE11 5DJ, or 304 Maryhill Road, Glasgow, G20 7YE with a stamped addressed envelope. They will put you in touch with your local PPA area organizer. Some, but not all, Social Services Departments keep lists.

The Save the Children Fund, 29 Queen Anne's Gate, London, W1, also run their own playgroups all over the country, not only for obviously deprived children, but also for the new high-rise flat population. They will refer you to the leader of your local group (if there is one).

How to start a playgroup

A group of parents may feel they have the energy and nous to start their own playgroup, especially if there turns out to be nothing much in their area. Try your nerve by reading "How to Form a Playgroup", a BBC publication edited by Eileen Molony, and "Nursery Schools for All" by Jill and Pendarell Kent. If you still feel up to it, membership of the PPA has many advantages: apart from specialist advice on insurance, registering as a charity, etc., there are discounts on materials and equipment, and their enormous experience and the support of your local organizer will be immensely valuable.

Other useful reading

"Starting a Playgroup"

"Starting a Playgroup in Scotland"

"The Business Side of Playgroups"

15p each, plus 4p postage, all available from the PPA and from a collection of pamphlets called "Beginner's Bundle", which you can get for 75p plus 10p postage.

If you don't want to start a playgroup proper, but are content to take turns with a few other mothers, you will still find lots of good ideas for play sessions in the literature published by the PPA and the NSA. Remember to enclose a stamped addressed envelope when you write for their lists.

Nursery Schools

You're lucky if you can find one. Provision falls far short of demand. If you find one, don't rush into it blind, because you "believe" in nursery education or because you're distraught with a new baby. For, although a good nursery is a lovesome thing, a bad one can put a child off school for life.

Check that you are leaving your three-year-old with people no worse than you are at looking after children; that equipment is adequate there are sensible toys, paints, a piano or substitute; that there is space for children to play.

How to find one

Ask your local education authority. They should have a list of their own and privately run ones. Get opinions from neighbours and at your Welfare Centre on the various schools. You need to be quite sharp and get your child's name down on a waiting list practically at birth (just like at Eton!). If you want a complete list of nursery schools (you might need to know if you are moving) send to the Nursery School Association, 89 Stamford Street, London, SE1.

Many infant schools have nursery schools attached. Sometimes these run playgroups in the hols. too. The nursery class, according to the Nursery School Association, is the pattern of the future.

P.S. If you haven't found, or don't want to find, a nursery for your three-year-old, there is the Three Four Five scheme. It is a year's course that comes every month through the post for mothers (or liberated fathers) to use at home. You are sent a 10-minute record of rhymes, songs, stories; 10 graded activity cards; 8 pages of notes that are a general preparation for a child before he goes

to school. You take out a yearly subscription—£10·75. Or you can pay £4·25, followed by quarterly payments of £2·50. Or you can pay £1 a month by banker's order.

Address: Three, Four, Five,
275 Putney Bridge Road,
London, SW15 (01–788 8112,6).

State Schools

"I don't know what I thought, when I saw my child, on his first day at school, disappear down that corridor to hang his new mac up on his cloakroom peg. (It was No. 17). Was I sending him to prison? I know what I did. I went home and wept buckets!"

How to choose a school—state schools

The 1944 Education Act stated that a pupil should be educated according to the wishes of his or her parents, as long as this meant that the pupil was going to be taught efficiently and as long as the choice was avoiding unreasonable public spending.

Primary schools take children from the age of 5 to 11. The school is sometimes divided into infants and juniors, girls and boys, sometimes not. Some authorities provide middle schools from 8, 9 or 10 up to 12, 13 or 14 from which children go on to 'upper' comprehensive schools. You might be limited in your choice of primary school because your district could be divided into catchment areas. This means a school you fancy could be zoned off from you because of where you live. Get a list of schools, and details about zoning, from your education authority.

If you don't know the address of the education office, a library will tell you.

Tips on choosing

Obviously you'd like to be able to plump for the nearest school—easier for travelling and easier for your child to make friends in school with people living near you. It is worth looking at two or three schools before you decide. Even if it is just to get the feel of schools again. Ask the head to let you look round. If he or she is offputting, you can also feel very put-off that particular school. For although, in your day, schools kept parents strictly out, times ought to have changed. In fact, don't expect schools or teachers or methods to be like yours were. Because they are not *might* not be bad. Ask to see how they teach subjects like reading and arithmetic. You might want to know how keen they are on religious instruction. Is there a parent-teacher's association? The existence of one, at least, can mean extra activities to raise money or chances to get to know other parents and teachers. How does the school punish? What space is there for play? Music? If you have no firm views on schools, it's even more worthwhile wandering around several schools, for you'll more happily find your own preference this way. You should gas to neighbours and other mothers who have children already at schools.

When you've decided, write or telephone to put the child's name down. Depending on the head, you can put it down at any age, or not until he/she is $4\frac{1}{2}$. Some schools provide places for four year olds. The decision to accept a child in a primary school is the head's, but if he refuses to give you a place, you can appeal to your local education officer, who will examine your case and either direct the head to make room, or find you a place at another school. The best grounds for appeal are: a brother or sister already at the school of your

choice, or religious reasons. That is, it is considered reasonable to choose a C. of E. or Roman Catholic school, where the religious instruction is denominational. You make get away with asking for a single-sex or co-ed. school. You can complain of traffic hazards or corporal punishment. You might plead and succeed because 'all his friends were going there'. Write to your local education officer, or ring up, give a *brief* outline of your case and ask for an appointment. Don't just turn up because (a) you'll have to wait in a queue and (b) when you do eventually see him, he won't know who you are or what you want.

Church Schools are nowadays, in practice, just the same as maintained ones. But they do offer denominational religious instruction. And two thirds of their governors are appointed from the voluntary organization which founded them.

How to choose a secondary school

You may not have any choice in the matter as to whether you want your child to go to a Grammar, Direct Grant, Technical, Comprehensive or Secondary Modern. For, your area may have done away with grammar schools and there are only comprehensives. Or grammars are retained and you have no comprehensives. Of if your child fails the 11 + he can't go to a grammar, and the next alternative is a secondary mod.

In the January of the year when your child is 10 or just 11, the education office will notify you of the arrangements for transfer; and will offer you a choice of schools, if there is any. You ought to be able to visit the schools during the following months. Ask your primary head for details. In the early summer you will know if you have got the choice you wanted, and each education authority has its own pamphlet telling you what's what.

Allocation of places still depends in many areas on the results of the 11 + obviously for entry to a grammar school, but tests taken by children in the autumn, often now without them knowing anything about it, are used to allocate them to streams or ability groups in comprehensive schools.

Eleven Plus has no set pass-mark because of the limited number of grammar school places available to too many bright children. It consists of a series of tests of intelligence, reasoning ability, maths and English. Class teachers' reports are often used to support the results of the tests.

Parental Choice: If you disagree with the local authority's decision where to place your child and/or he has failed to get a place in a grammar school, you can fight it. In the case of the bright 11 + 'failure', you can consult an educational psychologist who will test the child's I.Q. and so on, and present the education authority with his findings. This may be sufficient.

If this gets you nowhere, or you just disagree with the choice of school in general, because it's violent, too far away, you want a comprehensive and there isn't one, etc., find out from your local library who the councillors on the education committee are, and write to one of them presenting your case and asking for an appointment. Join or form a local pressure group, write to the newspapers, and if all else fails, write to the Secretary of State. After that there's always legal action. (Readers' Digest Family Guide to the Law). But be very sure before you get entangled either with breaking the law (keeping the child away from school) or invoking it, that it is going to be worth the child's possible misery.

On going around schools

First, don't go with such a fixed idea of what you

want that you fail to see a good school just because it doesn't fit the preconceived idea that you've got.

Some questions

Does the school like to involve the children in some form of community work? How far are parents brought into school life? Are outside visits for children a part of the curriculum? What is the academic success of pupils as regards exam. results? Is the school trying out new methods of teaching? What does it do about backward learners? What about immigrants with language difficulties? Does the school stream, categorize scholars? Discipline, school counselling–how do teachers, especially in a large school, get to know children? Has the school got pastoral heads to deal with this? Is there any careers guidance? What about the raising of the school leaving age, what happens to interest children who would have preferred to quit at 15? Art–what facilities? Clubs—not just the names, how do they flourish? Games—where is the field? Music . . . Do older pupils, 6th formers, have any real say in things? What does the sixth form offer? Or rather what does the school offer sixth formers?

Kinds of Schools

Grammar: provide a mainly academic course from 11—18. Entry depends on a satisfactory mark in the 11 + examination.

Technical: not many of these. They are selective, and offer places to those who have passed the 11 + satisfactorily. Equivalent, or nearly, to grammar schools, but with a technical and scientific bias.

Direct Grant: Highly selective schools, greatly oversubscribed. At present they get a grant from the Department of Education and Science. This is on condition

that they allocate 25 per cent places to local education authorities, who can, in fact, take up 50 per cent if they want. The rest of the places are taken up by fee-paying parents who pay according to their means. (£1 of the full fee for every £15 of income over £1,000, with remissions made for brothers and sisters). Some areas, committed to comprehensivization, don't take up their places, and for the time being the Department of Education and Science has to make up the loss. With a change of government, they will probably either sink or have to make it independently. A fee-paying parent should apply direct to the school and his child will have to take an entrance exam. Local authorities send a list of 11+ successes to the school, but the school will probably ask them to sit the entrance exam., too.

Comprehensives: Each L.E.A. operates differently and not least in how it organizes its comprehensives. But, broadly, a comprehensive is a neighbourhood school taking in secondary pupils from all social classes and all bands of ability and offering them a full range of courses, academic and non-academic, from 11—16 or 18. In practice, they may be single-sex schools, fashionably middle-class schools, tarted-up secondary moderns, slum schools or, of course, and one hopes increasingly, the moral and educational answer to the injustices of the selective system.

Comprehensives *should* be the solution to the bright late-developer as well as the early high-flyer, and to the remedial reader as well as the solid plodder. They are, necessarily, very large schools and require first-class administration (with house systems, tutors). They *should* have the advantage of being able to offer a great variety of subjects and equipment.

Streaming and Setting: Obviously, large numbers of children have to be divided into groups for teaching

purposes. 'Streaming' means sorting them out into different 'streams' of ability. Thus 1a, 1b, 1c, and so on. Or the school may be divided into three broad ability bands with, say three unstreamed forms within each band. The inflexibility of streaming in academic subjects might be relaxed for art, music, physical education. Or by 'setting', which is dividing children into smaller groups for individual subjects according to each one's ability. For instance, if John is fluent in French but a mug at Maths, he might go to set 1·1 for French, but set 1·6 for Maths. Teachers who don't want to make the distinctions of streaming apparent to the children themselves sometimes reverse the order, and call the cleverest form 1z, or give them all names like Waterloo and Gettysburg. Another school gives this example: a girl's work in a low group began to improve a lot. She suffered from a sense of academic inferiority, though. So instead of moving her straight to a higher group, they left her where she was for a bit longer. This way she could benefit from feeling she was very good. In the new group, she'd have only been quite good. However, all schools are different, and when you see round yours, ask the head or your child's tutor what goes on, and how it will affect your child. Try to find out if he or she is likely to be moved up and down, stretched or happily niched in proper consideration of his abilities, attainments and personality.

Sixth Forms

A good comprehensive should offer a wide range of non-academic courses as well as the academic ones. Pre-nursing, shorthand and typing, metal and wood work and other technical subjects. If your child is at a good grammar or large comprehensive, he she should be offered a big choice. If he/she is at a smaller school or a rural one, sometimes another school provides the sixth

form places. Or another school takes a particular subject. Then there are sixth form colleges developing. And 'open access' sixth, which means that children can go into the sixth form without having O levels, and take or retake them or C.S.E. while they are still at school. But if a child is really fed up with school at 16 (chances are the school is fed up with him, too), then it might be better for him to leave and undertake an academic or vocational course at a technical college.

Organisations that help about State Education

C.A.S.E. Confederation for the Advancement of State Education. This is concerned with parents' involvement in children's education and their rights in the matter. They hold meetings, publish literature, act as pressure groups on local authorities. If you want to join or form your own group, write to the National Secretary who will put you in touch with your branch: Mrs. Barbara Bullivant, 81 Rustlings Road, Sheffield, S11 7AD (0742 662467).

A.C.E.—Advisory Centre for Education, 32 Trumpington Street, Cambridge (0223 51456). Send a s.a.e. for details of their services and fees. Subscriptions to their monthly magazine 'Where': £3·75p. a year, £3·50p by banker's order. A.C.E. experts answer educational queries, £5·50p for members, £6·60p for non-members. They will also provide a vocational guidance service. A.C.E. also publishes a booklet listing independent schools with an interest in *Dyslexia* and other reading difficulties. Or write to Dyslexia Centre, Tavistock House, Tavistock Square, London, WC1.

The Committee for the Campaign for Comprehensive Education, 123 Portland Road, London, W11, publishes for 50p. a *Survey of Comprehensive Re-organization: Plans and Lists of Comprehensive Schools*. This gives a

list of local authorities with names and addresses of schools. information about the Head, age range accepted, mixed or single sex.

State Boarding Schools

At present, there are 185 maintained schools with boarders in England and Wales. These may be boarding schools or ordinary schools with boarding houses. As well as modern grammar, comprehensive and VIth form college, there are, amazingly, eight junior and infants schools catering for boarders. Scotland has no boarding schools, but in the far north hostel accommodation is provided for children with long distances to travel to secondary schools.

Why do they exist?

The Department of Education and Science recognizes the need for boarding education in certain circumstances —social deprivation (e.g. a train driver widowed with two young children), difficult or broken homes, a father serving in the armed forces abroad, lack of a suitable day school nearby, special aptitudes which cannot be catered for in an ordinary school.

How to apply for a place

The Department of Education and Sciences, 38 Belgrave Square, London, SW1., keeps a list of boarding accommodation, which you can write for and you should also be able to read about those schools run by your L.E.A. in the booklet issued to parents during the transfer year. Write to: Ace, Trumpington Road, Cambridge, for their Standard Sheet B5, price 25p. Consult the primary school head. Or if you are getting help from the welfare services, ask them. You'll get a special appli-

cation form for admission from the headmaster of the boarding school or your education officer. If you're in the Army, a booklet is available called *Education of Service Children*. Write to: Service Children's Education Authority, Ministry of Defence, Empress State Building, Lilley Road, Fulham, London, SW6 (01–385 1244). Admission is normally after interviews.

Fees—parents contribute to boarding fees on a sliding scale. Army allowances are taken into account.

How to get free school dinners . . . free school uniform

If you receive Family Income Supplement or Supplementary Benefit, you are entitled to claim for free school dinners. Any child who gets these is automatically entitled to a uniform grant as long as he or she is of secondary school age. There is a scale of wages laid down by the Department of Education and Science and if the school cap fits, so to speak, don't be ashamed to wear it. It is *not* charity, even if sometimes people make you feel this way about it.

You can either apply direct to the educational welfare services offices or the school can apply for you.

(Free school dinners and paid ones go on in the summer holidays. Ask at your child's school, if you haven't already got to know about this).

Uniform grants are the direct responsibility of each local authority. What you get depends on where you live. Take the Inner London Authority, who are comparatively generous. The grant for a boy is £22; for a girl £24. The child is eligible at 11+, 13+, and now at 15+ since the raising of the school leaving age. Since you can pay £10 for a blazer for a 13 year old, which only lasts a year—if that you can judge how far

these grants will go. Some authorities only give vouchers for the essentials.

I.L.E.A. now calls their grants distinctive clothing grants to get around the business of more and more schools abolishing school uniform.

If your child needs essential clothing—e.g. shoes or a mac you might try and see the head about this. He can put in a claim to his school care committee or to the education welfare officer. Any of these grants usually takes the form of a voucher or the clothes themselves rather than the cash.

School Maintenance Grants are for children (again according to how little you earn) over the statutory school leaving age, which is now 16. A parent should apply—see the head, or the Education welfare office - for this grant, the term before the child is 16. Don't expect a fortune. Grants aren't meant to encourage parents to keep their children at school. Of course, they are much better than nothing. But you have to earn very little before you are entitled to one.

Parent/Teacher Associations

A parent put one point of view succinctly the other day: "I leave the blooming school to the blooming teachers – or what are they being paid for?"

A lot of parents, however, welcome the school opening its doors to them, so that they can get to know it, have a bit of a say in it, help out in various ways.

No-one should be put off starting a P.T.A., because schools do invariably seem to be better off for having one. Even if better off only means financially! For often, that's really what the association amounts to being, a fund-raiser. Slightly cynical that view. And perhaps a

more hopeful view of P.T.A.s is that they are, in this country, anyway, a happy compromise between American parent power and French teacher tyranny.

No-one should be put off starting one, either, because of reading how the National Federation of Parent Teacher Associations describes one: "a powerhouse of educational thought and action".

What is a P.T.A.?

An association formed by parents with the co-operation of the head and class teachers for various purposes: increased parental involvement with the school, better communication with teachers, and, on a more practical and tangible level, fund-raising. It also helps with social events such as fêtes and school plays. Nowadays it is apparently quite common for parents to help out on the games field, in the woodwork room or the remedial group which is fine if you're that sort of parent, and your child can take it.

To be fair, the snags inherent in an ever-zealous association are pointed out in the Home and Schools Council publication *Parent/Teacher Relations in Secondary Schools:* an obvious one is the possibility that middle-class ACE CASE-WHICH-WHERE enthusiasts will dominate an association. The very people who least need it. The National Confederation of Parent-Teacher Associations regards the social and fund-raising sides of a P.T.A. as its least important aspect, but at least these cheerful activities can produce an easy and warm-hearted social mix, as anyone knows who has worked for a Church bazaar. It's doubtful whether discussions on high-powered educational topics can do the same. They do not attract a really mixed audience. A well-run P.T.A., particularly in a large school, is a valuable source of enlightenment and understanding for teacher and parent, and through all its various activities fosters good will and

a sense of belonging, helping to make a neighbourhood out of what, too often, today is merely a vicinity.

How to form one:

You should first of all consult the head teacher. The N.C.P.T.A. stresses that the early support of the school governors or managers is important, and there will probably be talks between them, the staff, and you, the parents. You will have to decide what to call it (e.g. Parent/Teachers' Association, or Parents' Association, Friends of the School, The School Society) and whether to have any staff on the Committee, how far to involve the Head and so on. Then an Inaugural Meeting should be held, to which all parents are invited and at which the purposes of the association should be clearly outlined. Write to the N.C.P.T.A., 1 White Avenue, Northfleet, Gravesend, Kent (STD 0474 60618) for information. Apart from general advice, they will also tell you how to form a constitution, and they have their own insurance scheme. When your association is formed, they hope that you will join the Confederation, and the benefits are obvious: national representation, advice and assistance, newsletters, leaflets of educational interest to parents, a twice-yearly magazine. The N.C.P.T.A. is linked with the Advisory Centre for Education (A.C.E.) and the Confederation for the Advancement of State Education (C.A.S.E.) to form the Home and School Council, which publishes termly working papers, sent free to members.

What to do if the Head doesn't want a P.T.A.

Nothing much: you can't force him. You can only form a Parents' Association, or similar, but without the school's support this will probably end up as a complaints centre. So if you think you're dealing with a tricky head,

it's only common sense to approach him with more than usual tact—don't steamroller him.

Free Schools

What are they? Hard to say since they all claim to be different from each other. Here's a stab at a definition: they are experiments in alternative education. They oppose the "conventional teacher-pupil relationship - the idea of anyone being in charge. In fact the whole "authority structure", which includes compulsory lessons and a curriculum. In their present form they started in America, owe something to Summerhill, and other progressive schools. But they are free in another way. No charge.

Who goes? Well, the schools operate in big cities: London, Liverpool, Leeds, Birmingham. In poor areas. They tend to be open all day and a large part of evenings, two weekends out of three and through the holidays. No head. No secretary. No cleaners. It's all a co-operative effort. Some of the people who get attracted to them are truants from other schools. Drop-outs who would otherwise be roaming!

How to find one

There are so far only five or six of them. You might get an incomplete list from the Department of Education and Science, Curzon Street, London. Or in Where No. 80 there was a list published. Write to A.C.E., 32 Trumpington Street, Cambridge.

Or you could start one. Write for "How to set up a free school: Alternative Education and the Law". Enclose a large stamped addressed envelope and 25p.

(More if you can afford it, since the people doing this badly need cash). They are: Islington Free School, 57 White Lion Street, London, N1.

Educational Psychologists

They deal with specific learning difficulties in school children, differing from psychiatrists, who deal with emotional and behavioural problems. If a child is, for instance, a slow reader, neurotically anxious about work, failing to do any, making himself sick over maths., then a psychologist will advise treatment. This can be done through the Schools Psychological Service or the Child Guidance Clinic, or, of course, through a psychologist privately.

What to do: First of all, talk over the problem with the child's teachers. You may well find that they can reassure you or they may suggest that the child has some extra help in or out of school. If you feel this isn't enough, see the Head. Very often he may have asked to see you. If he agrees that the child should see an educational psychologist, then you can leave the matter for him to arrange. The waiting list may be anything from ten days to six months. If this is too long and you can afford upwards of 10 guineas for a consultation, you can go to a private psychologist. There is no list kept of these, but if your G.P. can't help you, you could try the Advisory Centre for Education (A.C.E.), 32 Trumpington Street, Cambridge (Cambridge 51456), or make an appointment for testing and interviews with the Independent Assessment and Research Centre, 57 Marylebone High Street, London, W1M 3AE (01 486 6106), about £12·50—£13·50. It is obviously advisable to keep the school in the picture, because they know the child and his difficul-

ties at first hand *and* you won't be popular if you go behind their backs. However, if the Head digs his toes in and says he doesn't hold with psychology, the boy's just idle, you can do any of the following:—

(1) Ask your G.P. to refer you.

(2) Go to your local Child Guidance Clinic.

(3) Consult the Schools Psychological Service direct—but the snag of this is that they may well get in touch with the school. So you'd better tell the Head what you intend to do: he can't stop you.

What happens: The child is given tests of intelligence and attainment in reading and numbers according to his age. He will not spend less than an hour with the psychologist and, with an older child, often a good deal longer. The psychologist will also try to find out why and how he finds learning difficult. He will talk to the parents and to the relevant people at school. From his findings, he may advise remedial tuition in small groups, or, if the child is maladjusted, attendance at a Child Guidance Clinic under a psychiatrist. He may discover that the child has a slight and hitherto unspotted sight or hearing impediment, he may be dyslexic or a late developer, a gifted under-achiever, or in some cases, he may be educationally subnormal.

P.S. All educational psychologists have been teachers; all psychiatrists have been doctors.

Educationally Subnormal

If your child is classified as this ESN—then you should have either consulted an educational psychologist or a Child Care Clinic or a G.P. You should not take this verdict from anyone other than an expert.

The school he or she will be directed to will be a special one with small classes of about 12 children, and the teachers will have had special training.

There is still some stigma attached to these ESN schools unfortunately. Parents tend to be ashamed of their child going to one. Other children sometimes mock. Attitudes are improving all the time, thank goodness, but slowly.

Some people think that educationally subnormal children should mix far more with normal ones than they do. But whatever you think, if your child is ESN then:

1. You must go and see the school or schools offered you. You'll be—probably—pleasantly surprised.
2. Check that the school will regularly assess your child so that if he she improves, then a change of school might be possible.
3. Why not start a society at the school? So that parents can give each other support. Also there might be ways of furthering the idea of ESN schools mixing with the neighbouring 'N' schools.

You can always get advice if you contact the National Society for Mentally Handicapped Children, 86 Newman Street, London, W1 (telephone 01 636 2861).

Vocational guidance

or now its more usual name, Careers Counselling

Here is a definition given by the National Institute of Industrial Psychology: "Counselling can help by providing a systematic appraisal of a person's abilities, attainments, interests, values, disposition and circumstances as they relate to occupational demands". What counselling can't do is find the ideal job, or even a job.

No-one under 15 is interviewed. You can go for counselling with as vague a statement about yourself as "I don't want to work in an office" or "I'd hate to be an accountant".

How to set about it

Usually, it seems, an establishment is recommended to you by word of mouth, from another parent or the school. But the "Daily Telegraph" Careers Advisory Service keeps a list of places in London and outside (91–93 Gray's Inn Road, London, WC1X 8TX). Great care should be taken in choosing, and if in doubt ask the advice of an educational trust. (See page 177). Write for a brochure and application form. When you have completed and returned the form, the establishment will probably send a detailed questionnaire, though some will give you an appointment without this.

What counselling involves

Usually, 2—3 hours of intelligence and aptitude tests, followed by an interview of 1—2 hours. The type of tests and the length of interview depend on the individual establishment. Finally a report is sent which summarizes the evidence and conclusions reached.

Allow about two weeks for an appointment. This depends on the time of year. For example, the Easter holidays are sure to be busy.

Fees

They vary, but generally in the region of £25·00. Some places charge less for a full-time school or university student.

How to find a coach (the one on legs!) or a tutor

It will do nobody any good if you go behind the school's back about this. Best consult the child's teacher first as individual tuition needs to be in line with the methods used by the school.

In London the "Yellow Pages" under "Tutoring" gives a list—or and consult Gabbitas-Thring, 6 Sackville Street, London, W1. These give free advice on coaching establishments, schools, secretarial colleges, finishing schools, and will recommend private tutors. Outside London write to Gabbitas-Thring for boarding schools that cram. There are tuition centres in major cities. Your local paper will probably have an educational advertisement column, where a retired school-teacher might advertise tuition. Or put in an advertisement yourself asking for a tutor. Try persuading your child's teacher, at a good going rate per hour. It's about £1·50p to £2. A term at a day school is about £140. At a boarder £700—£900 a year.

Gifted Children

Plato called them "the children of gold". Two thousand years later, to a lot of people they are too clever by half, damn nuisances, maladjusted, criminal. It's just a fortunate third who are recognized as what they are—gifted children who "excel markedly in their ability to think, reason, judge, invent or create". It is estimated that there are over 194,000 between five and sixteen years old.

How to spot one

A health visitor could within a few weeks of the child's birth. There are signs such as early head move-

ments, ability to focus, less need to sleep. The child will string words together earlier, miss out on the crawling stage. But all this could apply to a child not necessarily 'gifted'.

What to do

Write to the National Association for Gifted Children, 27 John Adam Street, London, WC2, telephone 01 930 7731. They will put you in touch with your Regional Branch. All children whose parents apply are seen and tested. Membership costs £2·00 a year and only one subscription is necessary for a husband and wife. For students under training it is 50p a year, and there is a special subscription of £4·00 for schools and other educational establishments. The Regional Branches arrange meetings for parents and teachers, give counselling advice (often desperately needed) to parents, organize camps and expeditions for the children, giving them the opportunity to meet others of their calibre and to nourish and extend their intellectual or creative interests. But the Association believes that it is important to integrate these children into the community and not keep them separate.

How to choose private schools

Your first question might well be: How can I afford it? But if you want to join the roughly 2½% of parents who send their children to fee-paying schools, then you've probably already got *some* idea of whether it's at all possible or simply out of the question. We'll come to ways and means later. So first Why? According to a recent ISIS (Independent Schools Information Service)

survey, your chief reasons are academic standards and small classes; family tradition comes tenth and last, and indeed it is estimated that getting on for 50% of fathers were themselves educated by the state.

Preparatory Schools take boys from 8 to 13, girls (usually) from 8 to 11. They are generally 'preparatory' to public schools, though sometimes a parent thinks his child will be better prepared to take the 11 + at a prep. school than at a state primary, and then move him or her on to a grammar school. Though many children attend a private pre-preparatory school, it is common practice nowadays for boys to go to a primary school till they're eight and then transfer. There are fewer girls' prep. schools (especially boarding ones) and a girl is more likely to go to primary school till eleven and then straight on to public school.

How to get there: Few preparatory schools set an entrance examination (two stiff exceptions are Colet Court, junior school to St. Paul's and Summerfields). The vast majority will give your child extra attention in his first year, if he's behind. In general, the first year is now a transitional one, very often (in the boys' schools) with a woman class teacher.

You should put the child's name down early, generally a year or two in advance, but for certain famous prep. schools which prepare children for major public schools, write in to the head when the child's not older than three. You can always remove his name from the list. At some point, well before the child is due to go to the school, you should write to the head requesting an interview and a chance to look round. ISIS will give advice to anybody who doesn't know how to write to a headmaster. If you've failed to get his name down early you should still be OK if you choose a boarding school, even if you wait till he's eight. Day schools present more of a

problem there is a severe shortage of places in those of high quality.

Public Schools vary a great deal, academically, in the breadth of interests they cater for, the degree of discipline they demand and conversely the amount of freedom they allow. As with prep. schools, get the child's name down early: for some schools, at birth. On the other hand, Winchester, for example, won't accept a child's name till he's eight. The vast majority of public schools use the *Common Entrance* examination, which is a series of test papers in English, History, Geography, French, Mathematics, Science and Scripture, taken by boys at 13 and girls usually at 11. It is important to understand that the Common Entrance has no particular qualifying mark: thus an academic and over-subscribed public school demands a higher mark in C.E. than one less so. And some schools have their own entrance exam.—for example, Westminster. It is very common to enter a child for two schools so that if he fails to meet the C.E. requirements of one, he should be (and usually is) accepted by the other. It would be silly to enter him for two schools of similar academic level. It may sound embarrassing, but you must come clean about this precaution with both schools, especially the second choice. By the time the child is 11, both headmasters will write to you asking if the child is coming to them in two years' time. And if your heart is set on a particular school, ask the prep. school head in good time what sort of a chance your child has, *really*. It's no good shutting your eyes and willing him to Winchester, when everyone knows he can't get beyond the future tense of amo.

Independent Progressive Schools

These are fee-paying schools, but far removed in

character from the English public school. They are usually co-educational, with a minimum of rules, and so on. Summerhill is the most famous example. For a list of these schools, write to ACE, Trumpington Road, Cambridge, for their standard sheet P7, price 30p.

How to choose a Preparatory or Public School

Boarding or Day? It should go without saying, that the decision of which should be made after close consideration of the child's needs, not yours. Though a shy child can benefit from leaving home, a very dependent one (not the same thing) won't necessarily 'grow up' at boarding school, and may well go through hell before you realize your mistake. If you think that boarding schools are unnatural, over-disciplined, all-male-or-female, potential hot-beds of vice, then to send your child to one of them, as one well-known writer did, because you wanted him to mix with the people he'd meet in later life, seems off to say the least.

Points to consider: Is there a lack of a good school nearby? Whether your child is an only one, and whether you travel a lot, or if you are based abroad. But aside from those considerations, many parents choose boarding schools because they find it natural to do so and are convinced of their positive educational and moral value.

First, browse among the reference books in your public library: *The Public and Preparatory Schools Year Book* and *The Girls' School Year Book*, both published by A. and C. Black. These list only recognized schools (see below). *Schools*, published by Truman and Knightley, and *The Independent Schools Association Year Book*,

list unrecognized schools as well. Parents today apparently want a child to be happy and near home (within 30–50 miles): the two may go together. Anyway, you can satisfy the geographical requirement by consulting the reference books. After that, you could ask the advice of an educational trust or advisory service, such as Gabbitas-Thring or Truman Knightley (addresses below). You should tell them as much as you can about your child's abilities, character, requirements. Don't be afraid to ask about things like central heating or whether he can keep rabbits. They'll give you a list of, possibly, six schools; visit as many as you feel able to—*in the term time*. The Advisory Centre for Education (A.C.E.), which gives advice and information on both state and private schools, publishes a booklet called *How to Choose a School* (50p). It gives lots of useful pointers about what to look for when you visit. You'll probably forget most of them, but you'll be OK if you remember to choose the school for the child, and not the other way about.

Recognition: All schools have to be registered with the Department of Education, but private schools do not have to be *recognized as efficient*. You won't usually be recommended to send your child to an unrecognized boarding school, except in the case of certain 'progressive' schools who don't bother to apply for recognition because their principles of education are at odds with those of the D.E.S. and they know they won't get it. Certain private day schools don't bother either, and it doesn't necessarily mean that they're no good; inspection can take a number of years and if they have a solid local reputation it's unnecessary for them to win official approval. But you might check a school's reasons for non-recognition.

Fees: Day schools from about £250–£500 p.a.,

boarding schools from about £500–£750 (preparatorys and £600 £1,000 p.a. (public)—still rising. The school) themselves provide scholarships and sometimes financial assistance out of their own or trust funds. L.E.A.s *may* provide assistance in certain cases: living abroad, frequent moves, difficult home circumstances, a special aptitude requiring special training. Help with school fees is also given by various charitable bodies to former members of the services, the clergy, medical practitioners, and to children 'of all-round ability in need of financial assistance'. The *Public Schools Year Book* gives details of such scholarships and bursaries. Otherwise, there are several ways you can soften the blow, such as taking out an endowment life assurance policy or spreading the fees over a number of years. You can also pay the school of your choice a 'Composition Fee' (capital sum) in advance. However you decide to do it, don't wait till the child is eight. It's best to start working on it before he's blown out his first candle. The various educational trusts have their own experts, or you can find the names of those who specialize in school fees by looking through the ads of educational newspapers and magazines. Otherwise, ask a solicitor, chartered accountant, or your bank manager.

Useful Addresses

Gabbitas-Thring Services Ltd., 6–8 Sackville Street, Piccadilly, London, W1X 2BR, (01-734 0161). Free.
Truman and Knightley Educational Trust Ltd., 78 Notting Hill Gate, London, W11 3LJ (01 -727 1242). Free.
The Advisory Centre for Education, 32 Trumpington Street, Cambridge (0223 51456). £5 per letter to members, £6 to non-members. Interview £5·50 per hour. They also provide a vocational guidance service (send a foolscap s.a.e.).

Independent Schools Information Service

Aims to give full and up-to-date information about all independent schools recognized as efficient, and also about the Direct Grant schools. The Director, Mr. Donald Lindsay, former headmaster of Portsmouth grammar School and then of Malvern College, stresses that they are happy to answer the most basic enquiries. That is, they will help you to set about the whole business from scratch if you've never been through the system yourself. There are several regional groups:

South and Mid-Wales and Monmouthshire
J. R. Singleton, St. John's-on-the-Hill, Chepstow, Mon.

Central England
D. R. C. Engleheart, Kinlet Hall, Bewdley, Worcs.

East Anglia
ISIS, Rest Harrow, Cavendish, Suffolk.

The North
Mrs. Lane, Thurlestone, Rossall School, Fleetwood.

South and South-West Wngland
K. L. T. Jackson, Oldway Lodge, Hinton St. George, Somerset.

London and South-East England
Miss M. Kempson, 84 Lewes Road, Ditchling, Hassocks, Sussex.

A Scottish region will be formed by the autumn.

How to be dramatic!

A diploma from a leading drama school is no guarantee of

employment, but it is still generally believed to give people a better chance of getting on the stage. One reason is that in the third and final year, public performances are given in the schools' theatres and representatives of rep companies, London managements and agents are invited to attend.

Acting Courses

Vital requirements: (1) Outstanding talent. Very limited number of places are available for an enormous number of applicants, (2) Excellent health and stamina. Training is intensive and discipline is very strict.

Stage management courses in carpentry, scene painting are usually shorter—four terms, two years. Usually run alongside acting courses.

Teaching courses are available in some drama schools for those people with a reasonable number of O and A levels: the Central School of Speech & Drama, for instance. You can get a list from your local education authority. Or you can write to the Central Register and Clearing House Ltd., 3 Crawford Place, London, W1.

Age for these courses, not under 18, preferably not above 26.

Fees vary from £125 to £250 a term for acting. Rather less for stage management. Find out if your education authority will give you a grant. Most schools have scholarships, but at best these will only cover tuition fees. The Central School of Speech and Drama is aided, and for acting, technical and speech therapy courses it is only £60 a year. No fee if you are under 18 on September 1st. Their teaching course is free to recognized students.

How to apply

After completing an application form obtainable from

the Registrar of the school, entrance is by audition (non-returnable fee of about £5·00). Auditions are highly competitive because of the large number of applicants. You are generally asked to prepare two pieces (no longer than three minutes), one from Shakespeare and the second in clear contrast and/or specifically modern. Schools favour previous acting experience, e.g. at school, in amateur groups or evening classes. No rule about special coaching, but examiners will obviously prefer what is recognizably your own work. With luck, you may be short-listed and given a second, and sometimes third, audition. (You'll see now why you need stamina!).

Some universities run drama courses either on their own or with another subject such as English or French: Birmingham, Manchester, Bristol, Exeter, Glasgow, Hull, Bangor, University College.

Art Schools

By the time you read this, being a dab hand with a brush isn't going to be the whole picture! There is a move to raise academic entrance requirements to Art Colleges from five "O" levels to two "A"s. Entrance is highly competitive.

The training

A year's Foundation Course followed by a three-year Diploma Course. The Foundation can be taken at a local art school. Or you can take it at a college, where you can also do a diploma. This may depend on whether your local education authority will give you a grant to do the latter, for going to a college may involve you in

living away from your home area. The Foundation year is meant to give you the chance to find out what you want to specialize in. For the Diploma course you will be judged on a portfolio of work that you did in this year.

How to choose a College of Art

Your choice will be restricted by the fact that no colleges offer diploma courses in all subjects. For example, not all colleges specialize in, say, graphic design or textiles. You should consult "The Diploma of Art and Design Registration Scheme", published annually by the National Council for Diplomas in Art and Design, 16 Park Crescent, London, W1N 4DN. This gives procedure for entry and lists of all the colleges with their different areas of study. Another essential reference book is "Memorandum No. 1" (also published by the National Council) which gives all the rules and conditions under which you may do a course. Then write for prospectuses. You can also study for a diploma at some Polytechnics. Applications for a Diploma Course should be completed by March of the year you wish to enter.

Entrance Requirements

At present, five "O" levels (three academic and one showing use of English). In cases of outstanding talent, exceptions may be made. Some art schools in the provinces provide a two-year Foundation Course so that you start at 16 and possibly complete your "O" levels there. But generally you will start at 17 and should have them behind you.

Age: 18 by 1st October of year of entry to a Diploma Course.

Fees: For those not eligible for a grant, £50—£70 a year tuition fees.

Polytechnics, Colleges of Technology, Technical Colleges, Colleges of Further Education . . .

Something for everybody, if you can find out what, how and where. Lumped under the label "Further Education" is a bewildering network of degrees, diplomas, certificates, courses often made up so that you can progress from one to the other very happily. But because of the constantly changing pattern of these colleges you could start on something and find yourself temporarily up a blind alley. So study well the appropriate reference books before you start.

Appropriate reference books! "Compendium of Advanced Courses in Technical Colleges", from your library, or 70p from Regional Advisory Council, Tavistock House South, Tavistock Square, London, WC1. There might be a local office. "Handbook of Courses in Colleges of Education" (at the library).

There may be an Advisory Service: check about this with your local education authority. They might have an advisory officer in August and September giving personal advice on higher education to school leavers. He is provided with lists of vacancies in degree and diploma courses throughout the country.

Polytechnics and Colleges of Technology aim to provide an alternative to a university course. Their degree courses are to be regarded as equal to a university's, but the new polytechnics provide a much wider range usually biased, vocationally, towards subjects in the sciences or industry, business studies, economics, planning, architecture, librarianship, languages, psychology. Degree courses are planned by the polytechnics themselves, but approved by the Council for National Academic Awards, which also awards degrees. Exams, though, are carried out by the polytechnics and colleges themselves.

Entrance requirements

For a degree course, these are much the same as the requirements of a university (i.e., generally, five GCE passes, including two "A" levels, in appropriate subjects), but polytechnics and colleges set their own requirements. However, they take more Ordinary National Certificate and Diploma candidates than the universities. The "Compendium of Advanced Courses in Technical Colleges" stresses that you should write to the principal of colleges you are interested in for further information. It also gives a list of professional institutions (e.g. Association of Certified Accountants) to whom you should write to find out qualifications for membership and your best route to achieve them.

There is no stated closing date for applications, except for the Diploma in Art and Design, but many courses are popular so contact colleges as early as possible. For the Diploma in Art and Design course, get your application form direct from the principal of the college of your foundation course (see Arts Schools) in January and complete it by March. You may apply to as many colleges as you wish.

You can also take Diploma courses, recognized as being of degree level, in Art and Design, or in order to qualify for membership of a professional body, or in primarily technical subjects. Polytechnics and Colleges of Further Education are really comprehensive institutes of higher education. There are full-time courses, as at university, or sandwich courses, which are full-time but combined with periods of training in a working situation. You can also study part-time (e.g. one day a week during term with additional evenings as necessary) or "block-release" when a student takes a short full-time period of 6–12 weeks in any one year. There are openings for mature students, if they can show "equivalent" qualifications to the conventional student.

Technical Colleges and Colleges of Further Education don't usually offer *higher* education, i.e. degree or higher diploma courses, though there are colleges supplying a local industrial need which do. They provide commercial, technical and craft courses for those with CSEs or "O" levels, and they also run full "O" level courses for those who get bored with school or fill in the gaps for others. You can then go on to take "A" levels, or switch to a foundation course (for a technician in, say, textiles, industry, ship-building), advancing to a City and Guilds or Ordinary National Certificate or Diploma. There are office studies and pre-nursing courses for the non-industrial types.

Universities

A degree, after three years at a university, is not a guarantee of a job—unless you are out for an academic career. Ideally your time there should be regarded as years in which you will learn intellectual disciplines . . . a time to read, think, write, talk, experiment—and have the time of your life!

Where to start

At school, after "O" levels while you are preparing for your "A"s. With luck, your teachers will have encouraged you to sit for appropriate subjects, in the light of what they know about your strengths and aptitudes. But even so (and certainly if you've left school) it would be worth looking up in the public library "Which University" and "A Compendium of University Entrance Requirements" (for first degree courses in the UK) and its Scottish equivalent (see below), in order to study in

detail the vast number and variety of subjects and courses available. The "Compendium" shows quite clearly what you can read, and where, as well as entrance requirements.

Entrance Requirements

Before you decide on a course, look at the "Course Requirement" (the GCEs you'll need). You may decide that you are unlikely to be able to fulfil it, and select another course in good time. Each university also has a "General Requirement", which will be one of five "patterns": thus, you might need five passes in approved subjects, including two or three at "A" level, no subject to be counted twice; or only three or four passes, with the same condition. In practice, then, you've got to have a wide selection of "O" level passes in order not to "double up". Obviously, your General and Course Requirements will often overlap. Remember that satisfying only the minimum requirements will not guarantee you a university place; in the Arts subjects, especially, grades are important.

Which University gives the addresses of all universities, and you should write for a prospectus from the Registrar, if your school doesn't have one.

How to apply

All applications have to go through the Universities Central Council for Admissions (see below for few exceptions). Write to them at PO Box 28, Cheltenham, Gloucestershire, for their booklet "How to Apply for Admission to a University", 27p, and an application form. You *must* use an up-to-date handbook, as changes are made every year. It is also important to apply in good time: applications for admission in October 1973 opened on 1st September 1972 and closed on 15th

December, except for Oxford and Cambridge whose closing date was 15th October. Complete the application form with extreme care: no changes can be made afterwards.

You are asked to list five universities in order of preference. If you are rejected by your first choice, your application is passed on to your second, and so on. By the end of March you should have heard from your three first choices, from the others by the end of April. If you are conditionally offered a place you can (1) firmly accept, (2) provisionally accept, or (3) decline. You can provisionally accept up to two offers from universities, but by 1st June you must firmly accept one of them. It is sensible to provisionally accept the offer of a second university only if its entrance requirements are easier than the first one. After you have given a firm acceptance, the second university is still obliged to keep your place available, in case your exam. results satisfy their requirements but not those of the university whose conditional offer you accepted. If none of your five choices accept you, there is a "clearing house" system, whereby (if you want) your application is passed round all the universities and you may be offered a place elsewhere.

Oxford and Cambridge

Applicants must also go through UCCA, but in addition they should apply to the college of their choice during the first part of the year before that in which they hope to come into residence (e.g. before June 1972, or at the very latest, 30th September, for entry in October, 1973). Special examinations are held and you may be asked for an interview.

Glasgow, Aberdeen, Strathclyde

Students applying only to these universities and to

none other, should apply direct. If they are only part of your choice, apply normally through UCCA.

Useful Reading

Apart from the guides already mentioned:—

A Compendium of Information for Entrance (to Scottish Universities), 20p from Scottish Universities Council on Entrance, Kinburn House, St. Andrew's, Fife. This sets out the entrance requirement for Scottish universities in terms of Scottish and other exams.

Higher Education and You, a guide for school leavers (in Scotland), free from Scottish Education Department, 8 George Street, Edinburgh, EH2 2PF.

Signposts to Higher Education, free publication for senior pupils on sources of information about university colleges of education, polytechnics, etc.

Grants to Students, Pamphlet 1, free from Department of Education and Science, Elizabeth House, York Road, SE1.

Guides to Students' Allowances, free from Scottish Education Department, Awards Branch, 2 Charlotte Street, Edinburgh, EH2 4AP.

Hospital Training Schools

Nursing is still as popular as ever—except, not surprisingly –in those sad fields of psychiatry and geriatrics. But in these too, recruitment is going up, perhaps at the same rate as ignorance and intolerance are disappearing. Apart from nursing, there are many other non-nursing

hospital trainings you might like to know about—for instance, in physiotherapy, radiography and speech-therapy.

How to find out: From the Nursing and Hospitals Careers Information Centre, 121/123 Edgware Road, London, W2 (01–402 5296). The Centre is staffed entirely by trained nurses who will answer your questions about nursing schools. If you're interested in a non-nursing training, they will send you the basic information and the entry requirements and refer you for further details to, say, the Chartered Society of Physiotherapy. They'll also put you in touch with the careers advisory board of your local hospitals. Write to them giving your date of birth, details of education, any examinations passed, and stating the area in which you would like to do your training. Or go and see them. If you're coming a long way, it is advisable to make an appointment. Open 10.00 a.m.—5.00 p.m.

Entry requirements: For nurses, these vary a good deal throughout the U.K.: the minimum for a registered nurse is usually two O-levels, or two Grade I C.S.E., one pass being in English (or Welsh) language or literature, or history. But some schools ask for higher qualifications. The course lasts three years. The two-year course for an enrolled nurse is mainly practical and educational requirements modest. The training is national: that is, if you don't manage to get into the school of your choice, your final qualification is still equal to that of the girl who had the extra O-level and was admitted in preference to you.

Academic qualifications for a non-nursing training also vary. For physiotherapy, radiography and speech-therapy you need four or five O-levels, and for certain courses (e.g. pharmacist) some A-level passes. A physio-therapist's and speech-therapist's courses last three years

and a radiographer's two; but other hospital trainings are of different lengths and their entry requirements are less demanding.

Pay: As a training nurse you will be paid. For non-nursing training grants are available in England and Wales from your L.E.A. and in Scotland from the Scottish Education Department, 2 South Charlotte Street, Edinburgh 2.

Adult Education

Presumably one reason why adult education is rewarding is that you are not being made to learn, as you had been when you were a child at school. You are doing it because you want to. There are three ways to catch up on lost schooling: (*1*) *Correspondence Courses*, (*2*) *The Open University*, (*3*) *As a mature student at a university.*

(1) *Correspondence Courses*

What they offer: An enormous choice—there seems to be nothing you can't learn through the post. You can be coached for professional examinations, e.g. Accountancy, Advertising, Fire Service, Law, Police Promotion, Mechanical Engineering or Farming. And if you like gracious living, you can learn flower arranging, interior decoration and dress-making. Courses are done at your own pace, though your tutor may nudge you if you fall too far behind. Colleges will advise you how and when to sit for external examinations; if you do a non-examination course, they may award you their own diploma or certificate of satisfaction. This may be useful to you, but it is not a professional qualification.

Important: The Council for the Accreditation of

Correspondence Colleges was founded three years ago, with the approval of the Secretary of State for Education, to maintain high ethical and educational standards. Be very wary about selecting a college that is not accredited. Write to the C.A.C.C., 27 Marylebone Road, London, NW1 5JS, for a list, which also tells you briefly the subjects covered by each college. For further information, write for the college prospectus.

Fees: Because of the number and variety of courses, it is impossible to give details. But, for example, tuition for one G.C.E. subject might cost you £16, five subjects £50; a Television Writing course £28; Hotel and Catering Management £44. There are instalment schemes, and if you are studying for a professional examination, you might be eligible for a grant. For the individual attention from expert tutors they claim to give, it appears that you'll be getting very good value.

(2) *Open University* offers university education on a part-time basis to a working population and demands no formal qualifications for entrance. The Open University student is over 18, is probably in full-time employment and studies mainly at home in his or her spare time. The University's best-known feature is its broadcasts on radio and T.V.: its basic teaching is done by correspondence.

What is offered: considerable freedom to choose courses from any of the six faculties (Arts, Maths, Science, Social Sciences, Technology and Educational Studies). You can mix or match your courses to suit your own preference or your professional requirements. The B.A. degree requires six credits, an Honours degree eight. A credit is awarded on the successful completion of a one-year course; the maximum number of courses you can take in a year is two, so the minimum time for

a degree is three years. However, credit exemptions are available to students who have completed some recognized study at a higher educational level—the maximum number of exemptions is three. Most students take longer than the minimum time, and you can break off between years for as long as you choose (e.g. to have a baby).

Post-Experience courses are now offered to people who have experience in industry or the professions, but want to up-date or refresh their knowledge.

How it's done: The year starts in January and lasts for 36 teaching weeks. You are sent through the post, each week or several at a time, "study units" which include assignments to complete and send back to base, where they are marked by your course teacher and by computer. Expect to spend about 10–14 hours a week on a full-credit course. Most students are required to attend a week's summer school, held in university premises all over the country. To make it all a bit less impersonal, the university has 13 regional offices and about 300 study centres, open at evenings and weekends. Apart from the broadcasting and audio-tape replay facilities they offer, you will also have the chance to meet other students and your tutor. You can talk to a counsellor about any other problems that arise. There is also a Students' Association which organizes social events and creche facilities.

How to apply: Write to the Admission Office, The Open University, P.O. Box 48, Bletchley, Bucks. You will be sent an application form and a "Guide for Applicants," which gives you details of courses, the exemption system, hints on how to prepare yourself for study. This is a personal view—this is not easy to work out.

For the Post-Graduate Prospectus write to the Higher

Degrees Office, P.O. Box 49, same address. The Post-Experience Office is at P.O. Box 76.

Another free publication is "The B.B.C. and the Open University: Some Questions Answered", SBN 563 103051 BBC, 1970. Available on request from the Chief Assistant (Open University), Broadcasting House, London, W1A 1AA.

Fees: As a part-time student, you are not automatically entitled to a grant from your local education authority—it is at their discretion. You'll probably get one for your summer school stay, plus travelling expenses. But some authorities will give further assistance to students who can show evidence of financial hardship. The total fees are hard to give, as they vary with the courses, books required, kits, travelling costs to your local centre and so on. But the minimum for six full credits, summer school fees, set books, other expenses, might be £330, maximum £540. Remember that this will probably be over a period of several years and you could get at least £120 £300 from your local authority. Some employers will fork out, and there are training boards, trade unions and other agencies who might help: look at "Educational Charities", published by the National Union of Students, 3, Endsleigh Street London, WC1 0DU, also available from the Scottish N.U.S., 12 Dublin Street, Edinburgh, EH13 PP. Price is 15p plus 3p postage.

It is cheerful to know that, of those Open University students who actually get into the examination room, 91·7% pass.

As a mature student: Most universities will accept mature students. The definition of "maturity" varies—minimum age can be from 21 to 26. To find out about courses offered and the entrance requirements, go to the library and look at the "Compendium of University Entrance Requirements" (for first degree courses in the

U K.). But before you apply in the normal way (see *University*), write *in good time* to the Registrar of the university or college you're interested in for further information. You won't necessarily be asked for the usual portfolio of G C.E. passes: you're more likely to be asked to show evidence of "previous serious study", potential "capacity and attainment", professional ability, and to be tested for competence in your chosen field. You may be given interviews and written tests.

Be warned that you are not necessarily eligible for a grant from your education authority.

Animals

How to choose a pet

Does your jaw drop to learn that this country spends considerably more on pet food than on baby food? The odds are, therefore, that at some time or other, you will own a pet.

Only choose one that *you* actually like. For your children may coax you into buying one by saying that they will look after it themselves. After the novelty has worn off, they won't.

The RSPCA publish a children's magazine called "Animals' Ways", which tries to teach children kindness towards animals.

Be sure you know what you are letting yourself in for before you succumb. For example—impulsively buy two guinea pigs and by the end of the year you may have hundreds! Really. What you will then discover is that everyone around you knows all about their breeding habits. You can't give them away even to your pet shop.

The RSPCA and PDSA and the Zoological Society of London, Regents Park, London, NW1, publish leaflets on basic domestic animals. Pet shops also sell books.

How to buy an unusual pet

How to choose an unusual animal as a pet . . . DON'T.

The RSPCA and the Zoological Society of London are very opposed to the import into this country of exotic animals and then to the keeping of them as household pets—for these reasons.

People tend to buy an exotic pet before they are fully aware of how much expert knowledge they are going to need in order to handle it properly, and often before they know of some of the animal's less pleasant habits: and before they have worked out how much per week it is going to cost to feed it.

Take Bush Babies. They cost £65 to buy and £1·25 a week to feed. They need constant warmth. They feed off live insects. They sleep all day. So that although pretty, they can turn out pretty boring.

Then monkeys—which cost the same—start off as little charmers, but by the time they reach sexual maturity will often attack their owners quite badly. The problem: people get fed up with the animal and want to get rid of it. How? In one year the London Zoo was asked to accept 100 monkeys, 44 bush babies, eight mongooses, nine marmosets, four genets, three civets, four skunks, one racoon, one coati-mundi, one lion, four bears, one tiger cat, and they were only able to accept three monkeys two bush babies, one skunk, one racoon and we will leave it to your imagination what happened to the rest.

If you are determined, here are some shops where you can buy an unusual animal: -

Fitzgibbon, 17 George Street, Romford, Essex.

Harrods, Knightsbridge, London, SW1.
Birmingham Zoological Company, 771 Warwick Road, Tynsley.

And just to give you a guide to prices:

Lions cost £250 and about £6 a week to feed, tigers £700 and about the same to feed. Shall we go on?

How to choose a vet

It is illegal for anyone to practise the diagnosis and treatment of animal diseases (since the passing of the 1948 Veterinary Surgeons Act), unless he or she is a veterinary surgeon or a person whose name is on the Supplementary Veterinary Register.

A vet who has the letters MRCVS after his name means he has the necessary credentials. A Veterinary Practitioner is unqualified but will have had ten years experience in the treatment of animals. Since the 1948 Act, there are fewer and fewer of these left.

The sooner you take any sick animal to a vet, the better chance there is of good results.

You know that it very important to have a cat or dog inoculated. A dog needs vaccinating at eight weeks and again at ten weeks—cost £5·25. Then your vet will tell you when it needs to be done again. A puppy should not be allowed out, nor should it come into contact with any other dog, until the second vaccination at about ten weeks has been given. Canine distemper and hard pad are among the commonest and most serious of diseases that dogs can catch.

Feline enteritis is highly infectious. A vaccination costs about £2 and your cat will have protection for a couple of years.

The RSPCA do not give these injections.

Animal Welfare Associations

run emergency services for people who cannot afford private veterinary treatment. They will generally advise you on most aspects of animal welfare and care of pets.

To give you a more explicit example: the P.D.S.A. (People's Dispensary for Sick Animals) with about 80 or 90 branches in this country, are not allowed to practise preventive medicine. For instance, they can doctor a male animal—but not a female. They cannot give inoculations. Only a vet is allowed to do these, and naturally he charges you. All the staff at the P.D.S.A. are qualified vets, by the way. Their service is free, but by law they have to ask you to sign a book saying that you cannot afford to pay the fees of a vet. For further enquiries: P.D.S.A. House, South Street, Dorking (0306–81691).

And more addresses:

The Blue Cross, 1 High Street, Victoria, London, SW1 (01–834 5556).

National Canine Defence League, 10 Seymour Street, London, W1 (01–935 5511).

R.S.P.C.A., 105 Jermyn Street, London, SW1 (01 944 7177).

These are head office addresses. For local ones see a telephone directory.

How to insure your dog

This is not just a question of insuring your dog's life, but of insuring yourself against the risk of the injury and destruction he can cause.

For £1·50 a year, you can take out a Public Liability Policy and this will cover you if your dog bites the postman, or if your child scratches your neighbour's car, or if your roof slate lands on an innocent by-passer's head.

To insure a valuable pet is a different thing. This is a specialized business and is usually done through a Lloyd's broker. It is impossible to give even an approximate cost, because each premium is worked out on such things as the sex, age, health of your animal and will vary.

There is one Lloyd's broker (can't give you his name as he is not allowed to advertise) who runs a Special Dog Scheme. This is a package deal including cover for all risks of mortality, veterinary surgeon's fees, third party liability. For more information write to Lloyds, London, EC4 or 'phone 01–623 2191.

How to retire and old horse or donkey

Unfortunately the waiting list for rest homes is very long.

The RSPCA have two, one in Lingwood, Isle of Wight, and the other in Liverpool. The Horse and Pony Protection Association, 15 Marlborough House, Osnaburgh Street, London, NW1, and at 1 Moss Avenue, Rochdale, Lancashire, will try to help, but they have more animals than they know what to do with.

How to get a licence

Working dogs, such as guide dogs, sheep dogs, hunting dogs, do not need a licence. All others do. But no other animal does. Non-dog owners living in towns, hating the muck left by dogs on pavements, mutter that licences should be raised enormously.

The charge is 37½p for one year's licence, and you buy it from any post office after your puppy is six months old. The RSPCA occasionally pays dog licences for needy people. Some branches run a club to which dog owners can subscribe small weekly amounts until they have got the licence fee.

Since 1933 an act has been passed giving magistrates the power to withhold a dog licence from anyone convicted of cruelty to a dog.

How to choose an animal's temporary residence

"Look before you book" says the R.S.P.C.A. If the kennels try to discourage you from this (same as a school for your child)—beware!

For names and addresses ask your vet, an animal-owning friend, or consult the classified telephone directory under "Animal Boarding Homes".

Prices: cats from 40p daily, dogs from 50p, but up to and over 80p for bigger breeds and pedigrees.

There is no national register of approved kennels, though an Act of Parliament has laid down standards, and it is the responsibility of local authorities to inspect these places. They check (so should you) on sufficient lighting, heating, facilities for waste disposal, cooking fire precautions, general cleanliness and room for exercise.

A well-run kennel will ask you to leave your holiday address or the 'phone number of a friend in case (but it is *so* rare) a dog goes on hunger strike. Most dogs don't pine for long, and owners needn't worry that their animal won't know them after a fortnight's hol. Dogs especially have surprisingly long memories. Some kennels

advise you to bring something small from home—a glove or a slipper, so that a dog has a comforting smell. If you have a very nervy animal, it is thought a good idea to get him used to a kennel by putting him in for a couple of days practice before you leave him for a long stay.

A sign of a good kennel is when the people in charge know the name of your dog when you fetch him, and another is when they ask to see the animal's vaccination certificate.

There are some hotels and boarding houses that welcome cats and dogs. The R.S.P.C.A., 105 Jermyn Street, London, SW1, will send you a list of inspected places.

Neutering cats and dogs

It is a fallacy that neutering a vicious dog will make him docile all you will have is a vicious neutered dog.

For a female cat or dog spaying (removing the womb and ovaries) is a fairly simple inexpensive operation. The simplest way of preventing unwanted babes. For a cat from five to six months onwards it costs between £2·50 and £5·00. A bitch—not before first season, otherwise she may not be very healthy later on—costs about £7·50 to £12, although a Great Dane could be £20!

Modern veterinary opinion is against castrating a male dog because the dog puts on weight and loses muscle tone. Sometimes it is necessary for reasons like tumours. Castrating a male cat is not harmful and makes him less likely to stray. Better to wait until the cat is eight or nine months old. Avoids urinary problems.

Should mating take place, you can take a bitch for

an injection (95% successful), which will cost from £1·75 according to the size of the animal.

It is a myth that it is better for an animal to have a litter before being spayed. The best reasons for letting a family pet have babies is so that children can enjoy the whole experience.

Myth 2: When cats and dogs rub themselves along the floor, it is not because they have worms. They are gunged up, for some reason.

How to travel with animals

Perhaps it hasn't occurred to you, but greyhounds, service dogs, police dogs, do not travel in your compartment in a train. And you might be relieved to know that no animal is allowed to sleep or dine with you!

Small and inoffensive animals and birds, suitably enclosed in a container not exceeding 18 inches in any direction, are allowed to travel in the compartment with you free—as long as you keep the box closed on your lap or on the luggage rack, but never on the upholstery. The RSPCA provide carrying boxes, by the way.

At the discretion of the guard, a dog who is well-behaved and not too large, may travel with you providing it stays on your lap or on the floor. But, if you are asked, then you will have to put your dog in the guard's van. Rail regulations state that a dog travelling this way must be labelled clearly with the owner's name and address, and it must have a collar and chain and a muzzle so constructed as to allow the dog to drink.

Unaccompanied dogs need all that, and the label now

needs to have "Dispatched Dog" written on it with the sender's name and address on one side, the receiver's on the other.

Any other animal must travel in a rigid container and, the guard has the last word as to what is or is not a rigid container. An animal will go on the first available train—not necessarily the next. Leave food for your pet. Most large stations are in contact with the RSPCA or a vet and if the guard is worried about an animal, he will seek advice when he can.

The rates charged will vary with the size of the container (as with parcels) and with the number of miles of the journey. It is worth noting that a dog in a container travels cheaper than a dog not in a container.

A guide dog with a blind person travels in the compartment. If you give advance notice an arrangement can be made for the blind passenger to be served with a meal in his compartment, since the dog can't go to the dining room.

Rules for long distance coaches vary. No animal is allowed on the buses to Scotland, that is certain; but it seems you will need to check before you book your ticket on the others. Some coaches will and some won't; and the charges vary. There is none in some cases. The National Travel Ltd., Victoria Coach Station, London, SW1, will send you a list of fares.

Domestic airlines

When you book your own ticket you need to advise reservations about any animal that you want to take.

Animals must be in containers. They have to conform to RSPCA specifications and they can be bought in three

sizes from BEA at any airport. But it is obviously best to buy the container early, so that your pet can get used to his new quarters. Possibly a word with your vet about sedation isn't a bad idea too.

Containers:— 20″ × 16″ × 14″ – £3·00p.

26″ × 18″ × 22″ — £3·75p.

36″ × 18″ × 26″ — £4·20p.

They go at cargo rates, plus a bit more: roughly 20½p per kilo, say, from London to Scotland; 13½p per kilo to Manchester.

Guide dogs for the blind can travel uncrated with their owners. Two seats are booked, but the blind person only pays for one. This does not apply if the blind passenger is travelling with a sighted companion.

How to put your animals in quarantine

Without exception, under any circumstances whatsoever, dogs and cats must undergo detention and isolation at the owner's expense in one of the government-approved quarantine kennels for a period of six calendar months from the day of landing. You may, however, take the animal out of Britain again at any time during the quarantine period.

To obtain a licence to land a dog or cat in Great Britain, write to The Ministry of Agriculture, Fisheries and Food, Hook Rise South, Tolworth, Surbiton, Surrey, England, tel. no. 01 337 6611. Or if the animal is to arrive at a Scottish port, the Department of Agriculture and Fisheries for Scotland, Chesser House, 500 Gorgie Road, Edinburgh, EH11 3AW, Scotland.

It is preferable to write six weeks before you need the licence. The Ministry or the Department will also supply a list of government-approved kennels, catteries and authorized carrying agents.

Whilst in quarantine the animals are vaccinated twice with an inactivated anti-rabies vaccine. This must be done even if they have been vaccinated previously.

How much will it cost?

All quarantine kennels and catteries are privately owned. They are approved by the government and supervised by veterinary surgeons.

The charges vary according to the kennels and, with dogs, according to size. The average weekly charge for a cat is £2·50 and for a dog £2·50 to £5.

You must also employ a government-authorized carrying agent to meet the animal on arrival, who will take it in quarantine conditions to the chosen kennels. The carrying agent's charge will depend largely on the length of journey between the port of arrival and the kennels. You may visit the animals whilst they are in quarantine.

Other animals

There are strict controls on the importation of many other species of animals whether they are kept as pets or for any other purpose. Check with the Ministry or the Department—they will advise you on current regulations.

Birds

Most cage birds, such as parrots, budgies, canaries, etc., may be brought into Great Britain without an import licence and without restriction. Sometimes

the shipping and air companies require a veterinary certificate of health, but it is not a British import regulation.

How to join Pet Clubs

(1) *If you want to chat about animals to other owners . . .*

(2) *If your dog is a pedigree and you want to show it . . .*

(3) *If you want to get your pet noticed . . .*

(1) There are clubs listed in *Dog World*, a weekly; *Complete Cat*, a monthly, *Fur and Feathers*, a fortnightly; *Animals*, a monthly; *Aquarist and Pond Keepers*; a monthly. And for children there is an informative, monthly magazine, *Animal Ways* by the RSPCA, 1p. weekly, 42p. a year's subscription.

(2) The Kennel Club is the only registration authority for Pedigree Dogs And if you intend to show (in however small a way) or to breed, you will have to join. The Kennel Club, Clarges Sreeet, Piccadilly, London, W1, 01–493 6651.

Application forms to be signed by the breeder. The fee is £1 to register, and after that you will receive a certificate with the dog's registered name which is entered in the Breed Register of Dogs.

Regardless of its ancestry, a dog can be accepted for registration in the Obedience and Working Trials record; but then it is only allowed to compete in these two events.

(3) You might think—even though it's a canary—that your pet is the cat's whiskers! Easily as good as any on the telly. There is little or no hope of getting it work. Film Studios, television companies and theatres only take

on professionally-trained animals. You can, for names of agents, however, contact The Spotlight Ltd., 43 Cranbourn Street, London, WC2.

How to get your pet destroyed

If you love an animal, then all the methods used are grisly. But there are some facts to face which might make the whole thing less upsetting.

Someone warned, for instance, that after he had his dog put down he was handed back the collar, which he had not expected and which he found very saddening. It might, therefore, be better to remove it beforehand.

In a one-man clinic, you may be asked to hold your dog while he is being given an intravenous injection. One friend did this thinking it was kinder for her dog, but never again, she said, for it was much too heartrending.

The two basic methods used are injection or electrocution. (If you live in the country, there may be a third—shooting.) Death is usually instantaneous and painless.

Vets most often inject and you can be there for this, if you choose. When a dog is electrocuted you are not allowed to be present. All that happens is that the animal is put into a box where a shock stuns it. Then it is given a second and final one.

For putting an animal down, it costs from £1 to £4 according to how difficult the animal and owner is. An hysterical owner of a Great Dane might put up the costs!

The RSPCA, the Blue Cross and Canine Defence League will put your dog down for no payment, though most people like to make a donation. These societies much prefer you to take the animal to them, for they

really can't afford to call, unless the situation is desperate. A vet would rather not come, for there are better facilities at his surgery. If you insist, the charge is £2 to £3 extra to the fee.

The societies will not destroy any animal just because they have been asked. If you turned up with a healthy dog say, and you were merely fed up with it for one reason or another, then the society would try to persuade you to hold on to the animal until they could find it another home.

If you want the animal's body back for burial, there are two things to consider. One, you will have to wait until rigor mortis sets in which can be from half-an-hour to a couple of hours. Second, check at your Public Health Department if it is legal to bury an animal in your borough. The law varies. Did you know that you will have to dig a grave five feet deep?

Contrary to rumour, reputable vets do not pass animal bodies over for medical research. It is against the law. If your animal is an interesting case the vet may ask your permission, which he then would need to have verified in writing.

How to train a dog

"Come along, darling, time for wee-wees" is an actual phrase used by a very good trainer.

There are books (from pet shops) which can be helpful if you really want to discipline your dog yourself and are talented at it.

General opinion seems to be that evening classes are the best way for the average family dog to be trained. We are assuming that your dog isn't one of those snarling

fighters, out for a limb if not a life, who seem totally uncontrollable. That kind of dog would need more than the attention he'd get from an evening class.

One reason why these classes suit a lot of people, is that the owner goes with the dog and gets trained too. There isn't a fixed rate for these classes. There's a yearly subscription which varies and there's a small charge each time the dog is taken to a class. The classes are usually run once a week and last about two hours, sometimes with a break in the middle for tea.

For addresses write to the R.S.P.C.A., 105 Jermyn Street, London, SW1, enclosing a stamped addressed foolscap envelope. They will send you a list of classes. Or write to the National Canine Defence League, 10 Seymour Street, London, W1. Send them a stamped addressed envelope, too, for their list of classes.

Some people send their dogs away to boarding kennels to be trained. It can mean that the dog, though trained, won't obey you as well, when he returns, because you weren't his trainer. One address is The Dog Training Centre, Sandy Lane, Watford (Telephone 01-950 3398). Here, a two weeks' stay, including training, for a pup who, for example, has never been on a lead, is totally un-house-trained, would cost £45. They train a dog to walk to heel, to have traffic sense, to be house-trained, etc. They prefer it to be innoculated fully before it comes.

For other boarding kennels, you can write to the Kennel Club, 1 Claridge Street, Piccadilly, London, W1.

Some readers seem to be under the impression that the police train dogs. They don't train other people's—only their own.

Work

How to find work

Robert Graves was told early in his life that work was more fun than play which is all very well, if you can find the right work. Here follows how to find work:

There used to be a lot of prejudice against the 'labour', both workers and employers getting snobby about them, but employment exchanges do offer a wide range of services.

Nursing service: in some of its larger offices the Department has a special job-finding and advisory service for nurses, midwives and others in related occupations.

Hotel and catering staff service: on top of the service offered at all local offices, there are specialist offices in London, Glasgow and Liverpool for jobs in the hotel and catering trade.

Disabled workers: under the Disabled Persons (Employment) Act, firms with a staff of 20 or more, are required to employ a proportion of disabled people, if there is suitable work for them. At the Department's area offices, there are experienced placement officers, specially selected and trained for the work of resettlement, an important part of their work is to keep in touch with local employers about jobs that may be available to men and women handicapped in any way. They can also advise about the possibility of being considered for training at a Government Training Centre, a residential training college for the disabled. or at a commercial or technical college.

There is also a service for those leaving the forces to find civilian jobs. Do you know about occupational guidance? If you are a married woman, who is thinking of returning to work and you want advice; or if you just need guidance on starting on a career. More about occupational guidance in the section on Education.

How to find executive and professional work

There is a professional and executive register available to employers looking for men and women for professional, executive, managerial, technical and scientific posts. The scheme operates through more than 40 offices throughout the country, mostly in the larger industrial and commercial centres with a clearing house in London.

Professional and Executive Recruitment is the service from the person's point of view who is looking for a job. He or she needs to be qualified by experience or academically to fill such a post. It is a new, specialist and separately managed part of the Department of Employment's Employment Service Agency, with branches throughout England, Wales and Scotland. Through their "sophisticated computer-aided appointments service" they claim to be able to get your details to an employer, who has a vacancy in line with your requirements, within a week of your enrolment. It is a totally confidential service, and provision is made for those who do not want their names to go forward to particular employers without being consulted first. This is to protect you, for you may not want your present employer to know that you are looking for another job till you have definitely got it.

It does not cost anything for the chap looking for a

job, but they do charge the employer a percentage of a successful applicant's starting salary.

They do ask you not to enrol unless you are actively interested in getting another job. If you are merely interested in the state of the employment market, then recruitment consultants at your nearest P.E.R. office will give you an idea of the sort of jobs available. Or get details from your local employment exchange.

How to find a job in the Common Market Countries

For those, who would like to work in any of the countries making up the European Economic Community, it is now quite easy. Not easy to find work, but easy to get your passport endorsed 'Holder has the right of abode in the United Kingdom'. Send your passport to your nearest passport office, and ask for it to be endorsed. This applies to United Kingdom nationals, but check with the Home Office if you come from the Channel Islands or the Isle of Man, as special provisions may apply in your case! At the moment, the right of employment does not apply to the Republic of Ireland, Northern Ireland and the Isle of Man. There used to be an International Clearing of Vacancies Scheme register to which all the E.E.C. countries subscribed, which meant that you could go to your local employment exchange and they would help you to apply for a job on the register. But this is being phased out, because it took such a long time for all the forms to go and come back, and to be translated if necessary. In other words, it is quicker to just go over there and look around yourself!

Any other queries can be answered at your local employment exchange, where there is a useful leaflet

called 'Working in Europe', and where they will give you information about job opportunities in other member states. It is just as well to have a working knowledge of the language of the country you want to work in!

How to join a Government Training Scheme

There are more than 50 Government Training Centres in Britain, which offer courses in about 50 skilled trades. Most courses last about six months, a few are longer but none is longer than twelve months. You can go on refresher courses, too, which are shorter, about six months. All the courses are free and allowances are paid. These are tax-free and unaffected by husband's or wife's earnings. They vary according to how many dependants you have, and whether or not training is local or away from home. Full details are in the leaflet PL394 at your local employment office, whose address can be found at the Post Office or in the telephone directory. They will also give you all the necessary details of courses available in your area, plus advice on the suitability of certain courses for you, and on the prospects of employment after you have done particular courses. Hours of opening 9.00 a.m.–5.00 p.m., Monday–Thursday, 9.00 a.m.–6.00 p.m. Fridays, and some of the larger offices stay open late on one other day in the week.

How to get compensation for accidents at work

If you are injured at work your interests are protected by law in two ways:

(1) You can claim State Benefit under the Industrial Injuries Scheme for any accident which happens 'in the course of and arising out of employment', whether the accident was your fault or the employer's.

(2) You can sue your employer for damages –provided that you can prove that the accident was fully or partly the fault either of the employer, or another employee, for whose carelessness the employer was responsible.

Whichever course you decide to take, you should report your accident as soon as possible to your employer or a supervisor or a safety officer. In the event of being too badly injured to do it yourself, then someone should do it for you. If you work in a factory then all details of an accident must be entered in the accident book. Either do this yourself or get someone else to do it. If you work in a shop or office where there may be no accident book, write a letter to your employer giving details of the accident.

A worker injured in an industrial accident should see his doctor, even if the injury doesn't seem serious enough to keep him off work. This is important in case of complications arising later, which may result in a claim being made. If you are unable to work because of the injury, your doctor will give you a medical certificate with which you can claim from the Social Security office both sickness benefit and injury benefit.

Sickness benefit is paid after three days off work. It is replaced by industrial-injury benefit if your claim is successful. At the same time as you see your doctor, ask a trade union official or a solicitor if you have grounds to claim compensation from your employer. If the union has a legal department (that is assuming that you are a member of a trade union) it may be able to find the best available solicitor to act for you. If on the other hand trade union help is not available, you may be eligible

for legal aid. Details of this are available from your local Citizens' Advice Bureau.

How to get compensation for unfair dismissal

Anyone dismissed from his job may have grounds to claim compensation. If you are told to leave without good reason, you can claim unfair dismissal. If you are given less than the minimum notice required by law, and do not receive pay in lieu, you can sue for damages. In law an employee can rightfully be dismissed on the grounds of his work, his conduct at work, or because he is genuinely redundant. But, if he is given notice for any other reason, he may be entitled to claim reinstatement or compensation for unfair dismissal under the Industrial Relations Act 1971.

An employee who has been unfairly dismissed can usually claim compensation, if he has been with the same firm for two years or more. But where union membership or activity is the ground for dismissal, an employee can claim compensation irrespective of length of service. However, you might fall outside the scope of the Industrial Relations Act, and cannot claim compensation, i.e. if you work for an employer with no more than three full-time employees, and if you are the husband or wife of the employers. Others excluded are registered dock workers, fishermen who share the profits of their catch, part-time employees working under 21 hours a week and employees who usually work outside Britain. No-one over pensionable age can claim.

An employee who considers he has been unfairly dismissed and wishes to press for reinstatement or compensation should, if he belongs to a trade union,

first contact his union representative. Otherwise he should make his claim through the local employment exchange.

Rights

It is best when applying for a job to get all the aspects of it agreed on with your prospective employer before you decide to take it, because it will be too late when you've started the job. So find out when you apply or go for the interview not only how many weeks' holiday the firm gives (Bank Holidays, etc.), but whether they have any restrictions on when you can take them and how many weeks' annual holiday can be taken at any one time, and if and how holiday pay accrues. If you have already booked a holiday ask if they are prepared to honour existing holiday arrangements. Preferably in writing if they are.

How to know your sick pay rights

You should know whether sick pay is part of the contract. How long it is and is it paid in full or in part. Sick pay might be based on a worker's average earnings or on his basic rate. Is National Insurance sickness benefit deducted from what the employer pays? Women should ask about maternity leave, since it may be paid, part-paid or unpaid.

How to know your pension rights

Check whether pension rights are transferable to a new firm if you change jobs. Find out the amounts contributed by your employer and yourself to the pension

scheme, and ask whether the employee's contributions receive full or limited tax relief.

How to know your redundancy rights

An employee, who is sacked because the work for which he was employed has stopped or diminished, is known in law as redundant. Most redundant workers, whether on time-rate, piece-work or regular wages, are entitled by law to redundance payment. So is an employee who has not been sacked, but who chooses to leave his job because he has been laid off or put on short time for an extended period. Redundancy money is paid in a lump sum. It is tax free and can be claimed, even if the worker finds a new job immediately. The pay should be paid automatically by his employer. If it is not paid the worker or his union must apply to the employer for it in writing. Then, if his claim is disputed, the worker can ask the local office of the Department of Employment for help.

A Careers Service

The Sunday Times in association with Careers Analysts (a vocational guidance organization) run a careers advisory service. This is not an employment agency. They won't find you a job, but they will give you career advice. If you are a student, or a married woman wanting to return to work, or if you have been made redundant, write to them with details of age, education, qualifications interests and experience, enclose a stamped addressed envelope and send it to:—

Sunday Times Careers Service,

Career Analysts,
90 Gloucester Place,
London, W1H 4BL.

How to find part-time work

Part-time work is almost impossible to find through your local employment bureau. And since nobody ever needs to advertise a part-time vacancy (or rarely) because it can so easily be filled, you can't rely on reading about one or going to a bureau, even. Some jobs can drop into some people's laps. Or you have to be on the ball and write and apply and pester.

We can tell you where there are some shortages of labour.

Social workers, so local authorities are employing more and more part-timers. A course to train women has been set up by the Council of Training in Social Work, and grants are available.

Child-care officers are badly needed. Hours are erratic, so can be fitted in round your time. Write to your authority or to your nearest Dr. Barnardo's or to the Church of England Children's Society.

Part-timers are being used to relieve full-time *probation officers*. Write to your probation office for facts.

Teachers are short! Over 36,000 women are doing part-time work. Backward children can sometimes be taught by you in your own home. Apply to schools or to the Education Office.

Tutoring. Pay varies up to £2 an hour. Advertise in

your local paper. Or go through agencies like Graduate Women's part-time employment. Or if you live in London, Gabbitas Tring Services Ltd., 6 Sackville Street, London, W1.

Nursing. Plenty of part-time openings. Some hospitals even look after your children while you nurse. There are agencies, e.g. Nurses Day and Night, Wardour Street, London, W1, which pay higher rates.

If you are untrained, there are more menial hospital tasks, or write for information on work that is possible to Nursing and Hospital Careers Information Centre, 121–123 Edgware Road, London, W2.

Medical records departments of hospitals often employ part-timers. Vacancies are advertised in the British Hospital Journal or write to the hospital nearest you.

We could go on, but in the end *you* have to decide what *you* can do and what you want to do. If there is nothing then create a job! For instance, if you live in an area where there are forever notices begging for a man to do some gardening, even if you are a woman, go and do it.

In Nova magazine an enterprising lady was quoted as saying that having discovered most people hate cleaning their cookers, she went round doing just that.

If you're a good cook, don't wish for a Head Chef's job, but advertise locally that you will cook for business men's lunches. Take the food and serve it at their office. You can find out places that do employ this kind of cook from your local Chamber of Trade; or write to Rotary and Round Table Organizations.

Has it occurred to anyone, that if they are keen and good at ironing, (most people aren't) they could try advertising this service at the launderette?

Home work—how to find it

Baroness Phillips, Secretary of the National Association

of Women's Clubs, is setting up a Home Enterprises Register for women who want to work at home. The work is making things like toys, crocheting, knitting and other crafts. The finished products have to be up to a certain standard. If yours are then you can, for a small fee, become a shareholder and your stuff can be sold on market stalls.

A similar scheme is already in operation run by the National Federation of Women's Institutes. But goods sold also include garden and kitchen produce as well as crafts as above. Apply in writing and enclose a stamped addressed envelope to:—

Baroness Phillips, National Association of Women's Clubs,
26 Bedford Square, London, WC1B 3HU.

The Market Section, National Federation of Women's Institutes,
39 Eccleston Street, London, SW1 W9NT.

Do you live near a university, police cadet training school or a hospital or anywhere where students need a place to live? Do you have a spare room? If so, let them know and make money by taking in a student. If you live in or near Central London then write for further information to the Lodgings Officer, British Council Students Centre, 11 Portland Place, London, W1N 4EJ. Tel: 01–636 6888, ext. 262, or London University Lodgings Bureau, Malet Street, London, WC1.

If you have a penchant for asking questions, then market research may suit you. No experience is necessary. Firms give training in interviewing techniques and then you can expect to earn £2·50—£3 per day. Write to The Market Research Society, 51 Charles Street, London, W1, who will send you a list of firms who hire part-timers. Send a stamped addressed envelope.

If you are good with a sewing machine, don't go in for

rag-trade piece work, which is badly paid, advertise your skills in the local paper. So, too, if you have your own typewriter and you are a good typist. Contact any large firms in your area, or again advertise in the local paper. In fact if you have a particular skill which you think is marketable, then advertise it in your local paper, and we don't mean French lessons!

If you like children, and maybe you are stuck with your own, anyway, then why not become a registered child minder, with the local authority?

There is an organization called Working Association of Mothers (W.A.M.) which has tried to organize employment agencies for mothers. Find out if there is one in your area. Enquire at your local Citizens' Advice Bureau.

Leisure

How to take up sports

Here follows a list of ruling bodies. These will advise you on clubs any coaching facilities that are available and they will give you the name of a training school, if there is one.

Archery

Grand National Archery Society,
117 Keene Way,
Galleywood,
Nr. Chelmsford, Essex.

Badminton

Badminton Association of England
81a High Street,
Bromley, Kent.

Canoeing

British Canoe Union,
26 Park Crescent,
London, W1N 4DT.

Climbing

British Mountaineering Council,
26 Park Crescent,
London, W1N 4EE.

Fencing

Amateur Fencing Association,
83 Perham Road,
West Kensington,
London, W14 9SYP.

Flying

British Gliding Association,
Artillery Mansions,
75 Victoria Street,
London, SW1.
and
British Light Aviation Centre,
75 Artillery Mansions,
Victoria Street,
London, SW1.

Golf

English Golf Union,
12a Denmark Street,
Wokingham, RG11 2BE,
Berkshire.

Ice Skating

National Skating Association of Great Britain,
Charterhouse,
Charterhouse Square,
London, EC1.

Judo and Karate

British Judo Association,
26 Park Crescent,
London, W1.

British Karate Control Commission,
26 Park Crescent,
London, W1N 4AJ.

Lawn Tennis

The Lawn Tennis Association,
Barons Court,
West Kensington,
London, W14.

Orienteering

British Orienteering Federation,
7 Stocks Cottages,
Wykens Corner,
Beenham, Berkshire.

Rally Driving

The Royal Automobile Club,
Motor Sports Division,
31 Belgrave Square,
London, SW1X 8QH.

Sailing

Royal Yachting Association,
5 Buckingham Gate,
London, SW1.

Shooting

The Clay Pigeon Shooting Association,
Eley Estate,
Angel Road,
Edmonton,
London, N18.

National Rifle Association,
Bisley Camp,
Brookwood,
Woking, Surrey.

National Small-bore Rifle Association,
Codrington House,
113 Southward Street,
London, SE1.

Squash

Squash Rackets Association,
26 Park Crescent, London, W1.

Surfing

Surf Life Saving Association of Great Britain,
4 Cathedral Yard,
Exeter, Devon.

Swimming including diving and sub-aqua.

Amateur Swimming Association,
Acorn House, 314 Grays Inn Road,
London, WC1.

The British Sub-Aqua Club,
160 Great Portland Street,
London, W1N 5TB.

Water skiing

The British Water Ski Federation,
Virginia Water,
Surrey.

Riding

British Horse Society,
The National Equestrian Centre,
Stoneleigh,
Kenilworth, Warwickshire.

To find out about residential courses, write to The Sports Council (Department B), 235 Old Marylebone Road, London, NW1. For Scotland: The Scottish Sports Council, 4 Queensferry Street, Edinburgh, EH2 4PB. For Wales: Sports Council of Wales, Sophia Gardens, Cardiff.

To give you an example of some of these centres, The National Mountaineering Centre, Plas Y Brenin,

Capel Curig, North Wales (tel: Capel Curig 214) runs courses in climbing, canoeing, orienteering, camping, surfing, skiing and fly fishing. The rock-climbing courses are for people over 15. Other courses are for 17 and over. In August there are special courses for 15 to 18s. Obviously for canoeing, say, you need to be able to swim. Some equipment can be hired. They'll tell you before you go. If you need financial help, apply to your local education authority and see if you can get a grant.

The National Sailing Centre, Arctic Road, W. Cowes, Isle of Wight (tel: Cowes 2067), has courses ranging from sailing, nautical photography, sea angling, cooking at sea, wet suit making.

For rally driving, first join a motor club, for which you will need a car (surprise, surprise!) and the car needs a map-reading light inside it and a friend to navigate. Clubs will teach the rudiments of map-reading. They organize small rallies. When you are ready, apply to the R.A.C. for a competition licence, £1·50.

How to ski without snow

There are over fifty artificial ski slopes scattered over the country and for 35p the Ski Federation will send you a list of them. (National Ski Federation of Great Britain, 118 Eaton Square, London, SW1. Most of these slopes are in England. There are five in Wales, five in Scotland and two in Ulster.

For Wales

Hon. Sec. Ski Council of Wales, Dr. Colin Young, Edward Davies Chemical Laboratory, Aberystwyth, Cardiganshire. Tel. 0970 7645.

For Scotland

The Scottish Ski Council, Hon. Sec. Major Guy Chilver-

Stainer, The Barn, Balmore-by-Torrance, Glasgow, Scotland. Tel. 0306 2496.

For Ireland

Ulster Ski Federation, Hon. Sec. Mrs. Percy, Castle Robin Ski Slope, Lisburn. Co. Antrim. Tel. 0232 669519.

The above-mentioned list tells you the size of the slope, cost of instruction, when the slopes are open, what courses and tests can be taken and the available facilities at the particular slopes you want to use. Some of the facilities include nursery corner, cafe, floodlit-skiing, showers and toboggan runs for the children.

Example of one: Alexandra Palace Ski Centre . . . Open all the year round from 10 a.m. 10 p.m. Floodlit skiing, ski-tow, changing rooms, showers, bar restaurant, car park and shop. Five one-hour lessons £6, private one-hour lessons £3 each. Practice 75p per hour. Equipment included. Schools parties, 40p per child, equipment and instruction. Anyone going is recommended to wear old clothes and gloves and to take thick socks. The big advantage of these slopes is that you can learn before going on a ski holiday, and so save time when you get there; or you can use them as a warming-up place, so that you don't waste the first week just getting fit.

Camping and Caravanning

Don't read on if the thought is unthinkable For some people, camping conjures up a stream, the stars and a simple tent. But it is no longer this. Nowadays the mod. cons. of a continental (in particular) camping site are as considerable as in most towns. But even so, there is a difference in your life style. And many people get addicted to it. If you are in doubt, don't do it, or play safe, hire equipment.

How to: it is possible to hire simply everything. The advantage is that you don't have to commit yourself to this way of holidaying another year, and you don't have to store the stuff. The disadvantage is that by the time you hire for, say, three years, you could have bought the equipment. You are also responsible for paying for any damage done (on the other hand, you don't have to maintain it!). You also have to put a deposit down a long time in advance. You can hire from: –

Grays Outdoor Shop,
181/182 Sidwell Street,
Exeter.

J. & J. Kirkham,
9–11 High Church Street,
Blackburn, Lancashire.

J. & A. Sports and Camping Co.,
15 Station Road,
Urmston, Manchester.

Wulfrun Camp & Sports,
4/5 King Street,
Wolverhampton.

Townsend Car Ferries, Ltd.,
Camp Hire,
P.O. Box 12,
1 Camden Crescent,
Dover, Kent.

H. Robinson,
Mountain Craft Shop,
5 New Road,
Lancaster.

Ellis Brigham,
73 Bold Street,
Liverpool.

L. D. Mountain Centre, Ltd.,
34 Dean Street,
Newcastle-on-Tyne.

John Edgington & Co. Ltd.,
50/52 Neate Street,
London, SE5.

British Rail Sealink,
Car Ferry Centre, P.O. Box 303,
52 Grosvenor Gardens,
London, SW1W 0AG.

You can hire touring vans very conveniently at Dover and Southampton on package holidays from Thorenson Car Ferries.

Thomas Cook organise a flight for you to Canada, U.S.A., Australia, New Zealand, where you can pick up a caravan or camping trailer.

To hire a Dormobile/Motor caravan all kitted out ready, you can write to Hiring Department, Volkswagen Rent a Car, Brighton Road, Purley, Surrey. They will tell you the nearest agent to you. Booking has to be done very well in advance. Or write to: Caravan Advice Bureau, Link House, Dingwall Avenue, Croydon, Surrey. They give free advice on all matters concerning caravans, except legal aspects. Send stamped addressed envelope for details.

The rest of the organizations listed here you have to pay in order to become a member. But they give you legal aid often in addition to general information and literature.

Camping Club of Great Britain,
11 Lower Grosvenor Place,
London, SW1 0EY. Tel. 01-828 9232.

Caravan Club Ltd.,
65 South Molton Street,
London, W1Y 2AB. Tel. 01 629 6411.

Motor Caravanners' Club Ltd.,
22 Chiswick High Road,
London, W4 1TQ. Tel. 01 994 3158.

Auto Camping Club Ltd.,
5 Dunsfold Rise,
Coulsdon, Surrey. Tel 660 8656.

Automobile Association,
Fanum House,
Leicester Square,
London, WC2H 7LY.

Royal Automobile Club,
83 Pall Mall,
London, SW1.

Camping errors we made!

Not taking lavatory paper. Camp sites do not provide this. A kettle—billy cans do not pour water safely. Fly spray for tent. Table tennis bats and balls—sites have tables only. Camp kitchen—we only took a stove on 6-inch legs, and, unless your legs are the same length, it is back-breaking. Small folding chairs—stools topple. Endless plastic bags. A gas lamp for the tent. A torch for midnight flits to the lav!

How to holiday and work

Not everyone wants to, not everyone can afford to, lie on his back on a sunny beach for the annual hol. Some

suggestions follow that will keep you busy—and some that will keep you!

Archaeological digs

The Council of British Archaeology issue a monthly calendar of digs all over the country from March to September, plus a summary in January of what went on the previous season. Contact the director of the dig near you and he will tell you if he has a vacancy and whether you need to be experienced or not. There are training excavations for beginners which include field trips and lectures. Details from The Council of British Archaeology 8 St. Andrews Place, London, NW1.

Kibbutz working holidays

"Working visitors" is how they describe you in the booklet sent by Kibbutz Representatives, 1 King Street, St. James's, London, SW1, tel. 01-930 5152. There is an age limit, 18-35 years, and they only accept single people or childless couples. Other requirements are that you must be in possession of a return ticket or enough money to pay for one, and they suggest that you take enough pocket money for your stay, as no wages are paid, but all your board and lodgings (2—4 to a room) are provided, along with toilet requisites, cigarettes and stationery. All your laundry will be done, too. Minimum stay is one month. You will be expected to work 6--8 hours per day, six days per week, with the other members of the kibbutz. If you wish to join this scheme, write to the above address for details. You don't have to be Jewish. They do recommend that you take out insurance in case of hospitalization. This can be arranged at their office. All other medical attention is free. When filling in their form, you will have to send it back with a certificate of health to say that you are fit, plus two references.

Children's camps in America

Age limit: 18–35 years, and you must be available from June to September. The earlier in June, the better. If you aren't free till after 29th June, forget it. You must be a full-time student, teacher or youth worker in good physical condition. You will have to provide character references, have an interview to see if you are suited by temperament for the job, and fill in the form they send. If accepted they provide the return air fare, full board and lodgings at the camps for nine weeks, a work permit, pocket money, and two weeks' free time for travel. You provide a deposit of £10·20, a sort of good faith deposit. Write to Camp America, 10 Kendrick Place, London, SW7 3HG, and they will send all necessary details, information and forms. Perhaps it ought to be said that apart from liking children you must also be prepared to give up smoking and drinking while at the camp and not having much privacy either, as you eat and sleep with your charges. They also stress in the booklet that they are not too keen on long hair on chaps!

Ski chalet girl or Resort Representative

Not really a holiday, more like work, but in ideal surroundings. Super Travel have chalets in France, Austria and Switzerland. To be a chalet girl you will need to have working knowledge of German and French and be able to cook well. It's no use saying you can if you can't, because on your application form you have to suggest a dinner menu and then cook it for the directors in the event of being a successful applicant. You also have to be free to go out in December and stay until April the following year. The pay isn't fantastic, but everything is in, bed board plus a ski-lift pass which is worth a bit. Resort Representatives don't need to be

able to cook, but the language situation applies. You need to be pretty nippy to get these jobs. Details from Super Travel Ltd., 22 Hans Place, London, SW1, Tel. 01–589 5161.

How to holiday with interest

Galleon World Travel Association,
Eccleston Court,
London, SW1. Tel. 01–834 6688.

Galleon do painting holidays in various hotels and other centres all over the country and abroad. One of the centres, for instance, at Killerton in Devon, is a Hall of Residence for St. Luke's College, Exeter. Don't worry that you may not be up to the necessary standard because they do courses for beginners and improvers. All courses have expert tutors. There are separate courses for water colour and oil painting. Materials can be bought at some centres. All information in free brochure from above address.

The Holiday Fellowship,
142 Great North Way,
Hendon, London, NW4. Tel. 01–203 3381.

Enormous variety of courses from Gemmology, Geology, Birds and Bird-watching, Flower arranging for beginners, Golf (for experienced golfers only), Philately, An Old England Tour, Old Time, Modern Ballroom and Scottish County Dancing. These, and many more, all last for one week and there is an age limit of 12 years. The Fellowship also do Young People's weeks for 17—30 year olds at four of their centres. Brochure available.

For the under 30s, there are the Ardmore Adventure Holidays run by one of the men who rowed the Atlantic, Captain John Ridgway, M.B.E. The basic course of 14 days can take 40 boys and girls divided into three age groups, 12–15, 15–18, 18–25 and they are taught off-shore dinghy sailing, canoeing, rock-climbing, orienteering and map-reading, first-aid and life-saving and the fundamentals of natural history, marine biology and geology of the region.

Agencies for special groups

The Inniemore Summer School of Painting,
Pennyghael,
Isle of Mull,
Argyll, Scotland.

The school is open from April to October and is run by Julia Wroughton, A.R.C.A., A.R.W.A., at her home Inniemore Lodge on the island. Emphasis is on landscape painting in all mediums. Oil and watercolour materials can be bought there. Easels can be borrowed. Beginners are welcome. It is run like a private house more than a hotel. Full board means early morning tea, breakfast, mid-morning coffee, lunch, afternoon tea and dinner. There are no extras. The accommodation is limited, so you may be asked to share a room. For further details (and how to get there) write to the above address.

The Field Studies Council,
9 Devereux Court,
Strand, London, WC2.

The Field Studies Council run short residential field courses for amateurs at their nine centres. The standard fee is £21·50, but individual members of the Field Studies Council qualify for a special reduced fee of £20 for a week's course which includes residence, tuition and all

facilities. The courses vary from centre to centre, but range from Archaeology to Geology at Pembrokeshire; Plant Life of Snowdonia to Oil Painting at Caernarvon; Photography to Suffolk churches at Essex; Spiders to Stained Glass, also at Essex; Birds in the landscape to Difficult Plants at Shrewsbury; Mammals to Painting and Photography in Devon, etc. For further information write to The Field Studies Council Information Office, Preston Montford Hall, Montford Bridge, Shrewsbury SY4. Details are available each autumn for the following year. Most of the centres are open from late February till early November, and no-one should be deterred from going on any of these courses by lack of experience. Visitors are asked to make their own beds and sometimes do light domestic chores. All visitors to the Centres are expected to become members of the F.S.C.

How to holiday for free, but . . .

you have to volunteer to catch a cold! It is not guaranteed that you'll catch one, but you will spend ten days in beautiful country surroundings coming and going as you please with good food and lodgings—all free, plus 35p pocket money a day.

If you're interested in volunteering to become a guinea pig for experiments at the cold-cure research centre then write to Common Cold Unit, Harvard Hospital, Coombe Road, Salisbury, Wiltshire. Usually the summer months, Easter, and just after Christmas are pretty well booked up. The Unit takes bookings far in advance, and you can ask to share a room with two or three or you can have a single one. Anyone who is

between 18 years and 50 is eligible, but not if you suffer from bronchitis or bad hay fever.

How to start a dramatic society

First, make sure there are enough people in your area who want one. Do a bit of asking around in the shops, at the launderette, to see if there will be enough support. It would not be funny if you found yourself playing to empty houses. You need a room for rehearsing. Breweries will answer queries about any pub rooms for renting, Try churches, schools, the library.

Next choose your play. Evans Bros., Montagu House, Russell Square, London, WC1, will send you their list of authors and plays. Example: Arnold Wesker's trilogy costs £7 per performance.

Samuel French, 26 Southampton Street, London, WC2 (tel. 01 836 7513) have a free catalogue of plays (hundreds) including one-act plays, plays for all men, plays for all women, for children. Example of fees: "Hobson's Choice" £6 per performance, "The Hollow," by Agatha Christie the same. Some plays have no fee: "School for Scandal" by Sheridan, for instance. Combridge, Wrentham Street, Birmingham, B5 6QT, will also send a list and reading copies on free loan.

For musical plays and light opera, write to Pladio Ltd., 22 Upper Brook Street, London, W1.

To hire amplifiers, public address systems, write to Stage Sounds, 11-12 King Street, Covent Garden, London, WC2. You can buy records of sound effects 7″ EP's for 50p and tapes. There is a catalogue. Air raid effects, baby cries, boats, farm yard noises, space ships,

squeaking doors and hundreds more on tape or record from French's Theatre Bookshop, 26 Southampton Street, Strand, London, WC2 E7.

Chas. H. Fox Ltd., 25 Shelton Street, Covent Garden, for costumes, make-up, wigs and armour and swords, etc., or look in Yellow Pages for one near you, under Theatrical Suppliers.

For the genuine vocal touch, the BBC do a record of various accents and dialects. Direct mail order from BBC Records, London, SE99, price £1·65 including post and packing. Useful mags., "Theatre Quarterly", "Plays and Players" and "Amateur Stage".

For serious students of drama The British Institute of Recorded Sound have on disc and tapes an enormous collection of plays which you can listen to, but it has to be there, and you must make an appointment. Hours 10 a.m.–6 p.m. Monday to Friday. Tel. 01–589 6604, The British Institute of Recorded Sound, 29 Exhibition Road, London, SW7.

How to start a film society

A film society is a group of people who enjoy watching films and who organize programmes for themselves. Members must not be less than 16 years of age.

After you have found enough people, write to the British Federation of Film Societies, 72 Dean Street, London, W1V 6AA, Tel. 01–437 4355, and they will send you details about how to register with them. Fee £2. You don't have to register with them, but they do offer useful services, like viewing sessions at the National Film Theatre, technical advice. "Film News", a journal of film reviews written by and for film societies is circulated to members at 50p per four issues. A monthly newsletter

containing film society comments and opinions. Access to the Central Booking Agency, 72 Dean Street, London, W1, tel. 01–437 4355, which provides a booking service for 8mm., 16mm. and 35mm. films from any source in Britain at reduced charges. You also get the C.B.A.'s annual publication "Films on Offer", which lists currently available films. They will tell you exactly what equipment you need.

How to hire films

The British Film Institute's Distribution Library has over 2,000 (35mm., 16mm. and 8mm.) films for hire to film societies, Charges vary according to gauge, date of film, whether black and white or colour, etc. Catalogue from B.F.I. Publications Dept., 72 Dean Street, London, W1 (50p.).

Regent Film Library, Church Bank, Bolton, Lancashire is the U.K. agent for one of America's largest home movie firms.

Watsofilms Ltd., Charles Street and Vine, Coventry, hire films 8 and 16mm.—lots from the golden age of comedy.

Concord Film Council, Nacton, Ipswich, Suffolk, has a collection of T.V. social affairs material. Catalogue available.

Free films

Industry and governments offer either free or for low rates.

National Film Board of Canada, 1 Grosvenor Square, London, W1, Tel. 01–629 9492. Free catalogue, films on various themes.

Polish Cultural Institute, Films of Poland, 16 Devonshire Street, London, W1, Te. 01–636 6032/34, 16 and 35mm. films free except for postage.

Rank Film Library, P.O. Box 70, Great West Road, Brentford, Middlesex, Tel. 01–568 9222).

How to interpret cinema censorship codes

U. Anyone can go.

A. It is advisable for children under 14 to be accompanied by a parent.

AA. You must be over 14.

X. You must be over 18.

Some observations about hotel reservations

Did you know that if a hotel accepts your booking, and on arrival you find the conditions are different from those which were stated, then you can refuse to stay there?

And what's more, you can find alternative accommodation which you charge to the first hotelier. You can also demand your deposit back and charge for any expenses like 'phone calls and travel which you have incurred because of all this.

Hotels, on the other hand, can keep your deposit if you cancel a booking. Some hotels also send a bill for cancellation charges, but this can only be legally enforced if the hotel can show that the expense incurred exceeds the deposit. Hotels have a right to withhold your luggage if you don't settle a bill there and then.

For both your sakes, when you write to a hotel to book a stay, you should mention any special requirements, e.g. early supper for children, a room with a bath, a double bed. You should agree about these and the charges when booking. Then in writing you should confirm the booking and the hotel should then reply in writing confirming it from their end.

Hobbies and interests

You find you have free time—and then do you know how to fill it?

Plenty of subjects to be taken up at Adult Education Institutes throughout the country. Your local library or a centre will have a list of what is available. Courses are usually from September to April. There is a fee which varies. A session (one lesson a week) is from £2 to £3. Most areas give reduced rates to pensioners and under 18s. You often have to put in for these concessions.

There's sometimes extra cost if expensive equipment is used. Pottery classes, for instance, charge by the weight of what you take home. All expendable materials have to be paid for and you will need to take your own tools.

Don't be put off, if where you have to enrol is a longish way from home, because your class could easily be in a school much nearer you. There are daytime as well as evening classes.

The range of subjects? Enormous. In the Polytechnic, Central London, Red Lion Square, WC1, you can learn Mandarin. Elsewhere, ballroom dancing, photography, weaving, dress-making, heraldry, car maintenance, book collecting, weight-lifting, antiques, keep fit, wine-making, public speaking, We'll shut up at that!

Television

Cost of Licences

£7 black and white. £12 colour. The fine for not having a licence can be as high as £50 for a first offence.

Hire

The big advantage of hiring over buying is that allth e servicing of the T.V. is done and very quickly and efficiently too. If you haven't had a T.V. before then there is the extra cost of the aerial on top of the cost of the hire. Black and white is cheaper to rent than colour, but the cost varies so much depending on the make of the set and the size of the screen that we will just give the cost for a 20" screen. Black and white: Rental £7·15 deposit which is three months' rental in advance, then £2·38p per month for the 1st, 2nd and 3rd years; the 4th year it is reduced to £2·16p per month; 5th year £2·08p per month; 6th £1·99p and after that £1·90p. Colour: £21·45p deposit, which is three months' rental in advance, then £7·15p monthly or £77 per year; the rental stays at £7·15p for six years, then down to £3·90p.

These are the costs from just one shop, but you may be able to find somewhere, where it's cheaper. The prices may have changed since we wrote this.

An aerial costs £8·50 to be fitted, provided that you don't need one three hundred feet high because you live at the foot of Snowdon or somewhere similar!

WOT! V.A.T. on rented T.V.? From April 1974 –1975 on 2 3rds of the annual amount. After that V.A.T. will be charged on the full amount.

Service for the deaf

The Royal National Insitute for the Deaf, 105 Gower Street, London, WC1 6AH, will send synopses of certain programmes to deaf and hard of hearing viewers who watch T.V. and try to get by on lip-reading, which is difficult on a flat surface. So to enable you to find out more of what's going on, they will put you on their mailing list. It is free. B.B.C. only, unfortunately, but they cover programmes for adults and children—The

Brothers, Z Cars, Dr. Who and Yeo at the time of writing. They change every four-five weeks: Dr. Findlay is a favourite when he's on. There is a break in August for holidays. There is a children's programme specially for the deaf on B.B.C. 1 called Vision On; and on Sunday on B.B.C. 2 at 6.15 p.m. there is a review of the week's news with sub-titles.

For the hard of hearing there is an appliance to fit to the television which makes it easier for them to hear without having to turn the set up to a limit which is unbearable for everybody else. It is called Amplitel and is made by A. & M. Hearing Aids, Ltd., Kelvin Way, Crawley, Sussex.

Clubs

There are many existing clubs to join depending on your particular interest. Places to keep an eye on for information about local ones are your library, the local paper or the Citizens' Advice Bureau. Or you can write to the National Association of Women's Clubs, 26 Bedford Square, London, WC1 B3HU, Telephone 01–636 4066.

If your thing is flower-arranging, there is the National Association of Flower Arranging Societies of Great Britain, 21 Denbigh Street, London, SW1, Telephone 01–828 5145, who will give you advice on how to set up such a club in your area, if there is not one already. In fact if you want to start a club of your own of whatever sort (you might be on a new estate, where perhaps not many people know each other) then there is a book which

is full of the sort of information you would find very helpful. It tells you how to start, and how to carry on a club: "Ideas for Clubs and Societies" by Christina Fagg.

Old Age

Pensions

Old age isn't often anything other than a crashing bore! On top of that old people shouldn't be made to feel that they are being kept on sufferance. Or being paid off. Old age deserves a salary.

The terms used often sound condescending. Concessions, for instance, when passes would be better. Allowances where rights would be more appropriate. The word allowance sounds like something you have been granted, and not something you deserve.

Whatever is going should be regarded not as a gift from a bountiful hand, but simply as something that is owing to you. No-one should even begin to feel too proud to accept it.

How much can you earn and still get full pension?

Once you are over 70 for a man and 65 for a woman, there are no restrictions. Any amount can be earned. For men between 65-69 and women 60-64, the pension is reduced by 5p for every 10p of net earnings between £9·50 and £13·50; and by 5p for every 5p after that.

How much you get and how to claim a pension

As from October 1973 the retirement pension is £7·75p for a single person and £12·50p for a married couple.

Usually the Department of Health and Social Security writes to each insured person about four months before

they reach 60 (woman) or 65 (man). If you have not received a letter three months before your 60th or 65th birthday, you should enquire at your local Social Security office.

If you are a married woman, and you wish to claim a pension on your husband's insurance, you must make a separate application. If you are near or over 60, when your husband claims his pension, and you do not receive an application form, enquire about it.

If you are under 70 (man) or 65 (woman) when you claim a retirement pension, you must give notice of retirement in writing. You can do this four months in advance. At 70 you can receive your pension retired or not, but you still have to make a claim for it. A wife between 60-65, and claiming a pension off her husband's insurance, must herself give notice of retirement, even if she does not work outside the home.

Payment is weekly in advance by order book from the post office of your choice (the nearest!) or it can be paid quarterly or four-weekly in arrears by a crossed draft, which you can pay into a bank account.

Information: leaflet NI15 on Retirement Pensions from the Post Office or Social Security Office; also Money Guide (20p) from Age Concern, 55 Gower Street, London, WC1.

Some extras

How and why to claim a supplementary pension

Supplementary pensions are paid to people over retirement pension age (men over 65 and single women and widows over 60) who are not in full-time work. For a married couple living together, the pension is

payable when the husband is over 65 regardless of the wife's age. The amount of supplementary benefit payable is worked out by assessing a person's requirements and resources on the basis of weekly 'scale rates' of benefit. The weekly benefit payable is normally the amount that a person's requirements exceed his resources.

How this is worked out is explained in a leaflet and claim form, 'Supplementary Pensions and Allowances' from the post office or your local social security office. Someone will visit you at your home, or if you would prefer to visit them at the local office, you can do that. They will need information from you about your circumstances. If you are in urgent need of help then put 'Urgent' on the form SB1 when you fill it in. Do claim as soon as possible, because no claim is back-dated

All the information you give will, of course, be treated in the strictest confidence, and someone will come within a few days to see you. He will not be wearing a uniform or any such give-away to the neighbours. From October 1973 the guaranteed level of income is £8·15p for a single householder, £12·85p for a married couple and £6·60p for a non-householder. This is after the payment of rent and rates or mortgage interest (not capital repayment) for house owners, £6·50p a week plus a 70p payment of rent for a single person living in someone else's house. Aged 80 and over, 25p a week extra. When they assess you, some things are ignored for instance savings up to £325 and the value of the house if you live in it, and own it, and up to £2 income a week from other sources, such as earnings, money from a pension, or a charity, etc.

The SB1 leaflet might be difficult to understand, but don't be put off, just go ahead and blithely ask for a supplementary pension, if you are finding it difficult to make ends meet! They can only refuse and you can always appeal against that decision. You can get more

information, too, from "Money Guide", price 20p., from Age Concern, 55 Gower Street, London, WC1.

How to take advantage of your status as O.A.P.s

Places to look out for concessions to pensioners include—hairdressers, cinema, dry cleaners, shoe repairer, public baths, launderettes, T.V. rental firms, fish and chip shops. One in Yorkshire offered half portions for pensioners at a special price. You may have to carry your pension book round with you to get some of these concessions. After all, you may not look your age!

Bus passes

Public transport might be free in some places. Others may charge £2 for a pass which lasts a year. Some places issue them to all pensioners. Others only to those not in full-time employment. Some only to those on supplementary pension. When you have the pass, it entitles you to travel at any time except rush hour . . . Monday—Friday 9.30 a.m. 4.00 p.m. and 7.00 p.m. till midnight; Saturday, Sunday and Bank Holidays any time. It costs 2p for the minimum fare which is 3p or 3p maximum on each bus however far you go, but if you have to change buses then it is another 3p. If you lose the pass you can have one duplicate only. Renewed yearly. To get one, go direct to the local social services department with your pension book and fill in the form and get one right away. Otherwise get a form at your local Citizens' Advice Bureau.

P.S. Age Concern is trying to get extra steps fitted to buses so that they are easier to board.

Trains

There is no national policy about concessionary fares for pensioners, so to find out if your region gives any, enquire at your Citizens' Advice Bureau or your

local station or the General Managers Office in your region.

Newspapers for old people

Help the Aged has brought out a newspaper specially for old people. It is free but they do need people to distribute it. Active people with the time to do it. It is a monthly called YOURS, and gives all sorts of information which they feel will be helpful to old people. Recipes, articles on health, money, housing and information of benefits available to old people. The paper should be at all old people's clubs, social welfare organizations, hospitals and homes. Individual copies are taken to house-bound and lonely old people by volunteers, so if you would like a copy, or would like to be a distributor, write to Richard Exley, 63 Kingsfield Road, Oxhey, Watford. Watford 43892.

How to get meals-on-wheels

Usually someone puts your name forward. Your doctor, or if you have been in hospital, the medical almoner may. If you are unable to go out, apply to the organiser in your area. Your doctor will know who it is, or the health visitor or social welfare worker will. The W.R.V.S. runs it in most areas. The local authority subsidises it. This does not mean that it is free. In London the price varies from borough to borough—in Hackney it is 5p but in another borough it may be 14p, but the average is 9p, for which you get meat or fish and two veg. and a pud. It is incidentally always the mid-day meal.

How to get a telephone

There is no national policy about telephones for old people, even though it was shown in Hull, where a test

scheme was run, that it literally saved the lives of some old people. It seems to be a question of money, and what your local council is prepared to spend. At the moment in Bath there is a pilot scheme running, which is an information service by 'phone. People can ring a certain number and find out what services are available at that particular moment. The National Innovations Centre say that if any other authorities are interested to get in touch with them.

The National Innovations Centre, Bedford Chambers, Covent Garden, London, WC2. 01 836 8967.

How to get a home-help

Home-helps are employed by the local authority to help people who cannot manage on their own. Help is given usually on the advice of doctors, or a welfare worker. But a concerned neighbour could ask on someone's behalf. Before you get one, a home-help organizer visits you to find out exactly what sort of help is needed, and you can explain which tasks you find difficulty in doing. She, in turn, will explain what you can expect from a home-help. They aren't chars, even though they do housework, wash curtains and other large things. For, they also collect pensions, prescriptions, do the shopping. Many places are trying to recruit people with nursing experience to cope with the sick and disabled that much better.

Home-help service is free in Haringey and about four or five other places in the country. But where it isn't free you will be assessed by the home-help organizer as to whether or not you can afford to pay anything towards

the service, and you may have to fill in a form declaring your financial state.

Nursing old people at home

How to get help

Some health authorities employ nursing auxiliaries who will visit an elderly person regularly in order to help with a bath or give a bed bath. Your doctor will know whether this service operates in your area. Then there are district nurses, who will come on the recommendation of your doctor, and do bed baths and give injections and change dressings. If necessary you can borrow things from your local health authority, such as a fire guard or a commode. Elsans in some boroughs. Your local health authority, or your doctor, health visitor or district nurse will be able to tell you of all available services of this kind in your area.

An older person who requires only light nursing help and some companionship can ask the Elderly Invalids Fund, 10 Fleet Street, London, EC4, for help. They have a register of retired nurses who are prepared to give a few hours a week to doing just this.

How to benefit from the charities which specialize in helping old people.

The first thing to do is to find out which charities are most likely to be able to help you in your area. This does take time. The Citizens' Advice Bureau could help

in this, or write to the advice and information department of the Elderly Invalids Fund, 10 Fleet Street, London, EC4. Or ring them: 01-353 1892. On the other hand, if you would like to do it yourself then here's how. In London anyone can inspect the register of charities at the Charity Commissioners at St. Albans House, 57-60 Haymarket, London, SW1. 9.00 a.m.—5.00 p.m., Monday—Friday. All the charities which help the old are grouped together. Outside London, ask at your local authority's offices whether an index of local charities is available. Many local authorities do have a copy of an index relating to their area.

Many charities are willing to help old people, but it may take time, and it is possible that it won't be a straightforward cash payment. It all depends on the sort of help you need. Local charities will often help with costs of fuel, or in giving a heating appliance in winter.

Welfare

Two charities which help old people with radio and television are:—

Wireless (and television) for the Bedridden,
20 Wimpole Street,
London, W1. Tel. 01-935 0949.

This charity will help the housebound invalid or the bedridden with a radio or television on permanent loan. They will also help with the cost of the licence, but this is not automatic. Write for details.

Wireless for the Blind,
224 Great Portland Street,
London, W1. Tel. 01-387 5251.

This charity helps all registered blind people to have a radio. They are given out on permanent loan. As there is now no longer a licence fee for radio, they will help blind people with the £1·25p that was the radio fee, towards the cost of a television licence, which may not be for the blind person but for their family.

How to get free fuel

There doesn't seem to be a particular charity or society which gives away free fuel in winter. Some Age Concern committees and old people's organizations try to keep an emergency stock of fuel and small electrical appliances for winter emergencies. The Coal Merchants Federation, Victoria House, Southampton Row, London, WC1, will tell you of a coal merchant in your area who will deliver small quantities of coal, for this apparently can be a difficulty.

How to keep on reading

Most public libraries have books with extra large print for people with eyesight problems. If your library doesn't have them; ask for Ulverscroft Large Print Books. They come in two sizes, large quarto (£1·05p) and small octavo (£1·50p). They are published by F. A. Thorpe (Publishing) Ltd., Station Road, Glenfield, Leicester, Tel. Leicester 871552 872828. They will send a list of their books.

Ask at your local library if there is a travelling library in your area.

On the same subject, but more for people with arthritis or who are in some way disabled and unable to hold a book, there is a comparatively new charity called The National Library of Talking Books, 49 Great Cumberland Place, London, W1 (01–262 1966) where you can get a book on a tape. They have 700 titles at the moment and are hoping to expand, but as with a number of charities, there is a shortage of cash, which brings us to the snag about this good idea. You have to purchase a specially designed tape recorder, £36 inc. of V.A.T., and the membership is £9 per year, but you can then have as many books as you can manage—post free. They last 12 hours some of them! Try your local authority about this service. Some have purchased tapes for avid disabled readers in their area. People who subscribe say what a blessing the whole idea has been to them.

How to adapt your home for an old person

You ought to be very businesslike right from the start. If you take in a parent on a great wave of love which is mixed with pity, gratitude, guilt, then you might start saying things like: Let's see how it goes before we decide on this and that. If you do, this and that can get decided later on in a very tight-lipped way.

Money, for example. Decide on a weekly contribution even if you don't need the money—just as you would if an older child were starting to go out to work. Arriving at a moderate weekly sum—and remember you can claim tax relief for maintaining a relative—will help her to feel like a weight-pulling member of the family.

Just mucking in together and seeing how it goes can prove disastrously sentimental. Better to assume that

everyone likes privacy, and work out, if possible, a perfectly comfortable bed-sitting room arrangement for your parent. It's much simpler to relax initial formalities than suddenly to introduce them.

It's obviously more convenient to decorate the room before the person, say your mother, arrives, but do it according to the older person's taste. Even if it means cream, blue, pink, where you'd like white, drab green and a touch of flame.

The need for special arrangements will depend on how old and infirm she is. But some precautions can be taken in any case. Make sure that the lights on the stairs aren't too dim. Check that she can lift her arm high enough to reach the lavatory chain. Since elderly people tend to spill food, put a paper or cloth napkin by the plate. If this is always done, it will save you the irritation of being asked yet again, and will stop her feeling conspicuous.

A very useful book by Doreen Norton, called "Looking after Old People At Home" is published by the National Council of Social Services, 26 Bedford Square, London, WC1. It gives a lot of practical ideas on how to make minor conversions to your house to help an elderly person, plus tips on diet and clothes, covering the subject very sympathetically.

It also explains how to deal tactfully with many of the changes that come about in old age—changes which are difficult to visualize until you come up against them. The degree to which older people feel the cold, for instance. They feel acute discomfort in moving from a warm living room to a cold bedroom.

They need regular baths, but these can be really dangerous unless you take precautions. Handrails should be fitted. If your mother has rheumaticky hands, she mustn't be allowed to turn on the hot tap when she is on her own in case she can't turn it off. If you need to

help your mother out of the bath, there's a proper way of doing it: dry the top half of her body before trying to lift her because wet arms will be slippery. Afterwards place the towel across her shoulders, tucking the ends securely under the front of each armpit.

Stairs can be a hazard. Make sure your mother has slippers that fit; sloppy ones can catch on the steps. A second handrail or coloured rope fitted to the wall side of the stairs can assist a lot—and prevent hand marks on the wall.

You ought to find out what outside help you can call on, otherwise things can get very claustrophobic. Is there a local service that organizes holidays for elderly people? A system of visitors who will call and chat? A special laundry for the incontinent? Available services vary a lot from district to district. Make inquiries through your family doctor or through the health department of the council. It's also worth contacting the Old People's Welfare Committee; you can get their address from the Citizens' Advice Bureau or at the town hall.

How to find an old people's home

The main caution about Old People's Homes is that they are scarce. To be able to choose one, you should plan ahead. Do not wait until you are in a desperate state. There is a feeling still of shame about going into a home. And if you start to look for one feeling dreadful, then you are bound to get even more depressed. If you go to see one when you feel chipper, then the *whole* business must seem more cheerful. For one thing you are making a decision for yourself, and you are not having something forced on you.

First, local authority homes are listed in the telephone book under the local authority welfare department. If you want to look over a home yourself as a prospective customer or if a relative wants to, then ring up the matron, and ask to look around it.

How much?

Each local authority fixes a standard charge for all its residential accommodation based on the expenses of running the homes. It varies from authority to authority, but there is a minimum charge for local authority homes, which is the same all over the country. It is the difference between the statutory amount of pocket money that the government fixes and allows a resident to keep out of his or her pension and the basic retirement pension.

How to get into one

Applications for admission to a local authority residential home must be made through the welfare authority of the area where you live. You can find out the arrangements for going into a local authority residential home by 'phoning or writing or going to the nearest office of your local welfare authority. A social welfare officer will visit you at home to answer any questions you may have about going into a home. Find out what type of homes are open to you, where they are, how long the waiting list is, what you may take with you in the way of furniture, etc., and how much you will be expected to pay. If you do decide to apply for a place in a local authority home you will have to fill in an application form. There will probably be *at least* a 6—9 months' wait for a vacancy. If you have really set your mind on a particular one in a particular area, don't wait to apply until you are utterly unable to cope. You may also be offered a place quite suddenly and not be given

much time to make up your mind. If the offer is from a home not in an area that you want, and it is not the home you particularly fancy, then stick to your guns. Wait for a vacancy in a home you really want. Of course, this may mean an extra wait, but you can afford to do this, if you have planned ahead.

You may have something in mind other than a local authority home, but you are not sure exactly what options are open to you. Well, there are some organizations that may be able to help you. For instance, there are a number of associations providing sheltered housing.

(1) Help the Aged Housing Association (UK) Ltd., 13/15 Magdalen Street, Oxford, have 152 sites in Britain for people with little money, who are in bad housing and suffering from loneliness.

(2) The Guardian Housing Association also at 13/15 Magdalen Street, Oxford, provides sheltered housing for those with some capital. In return for a capital loan tenants live rent free for life. They pay a small maintenance charge for repairs and insurance and have a warden on hand in case of need.

There are small local housing associations, details of which can be obtained from the National Federation of Housing Societies, 86 The Strand, London, WC2. They can say if there is such a scheme near you.

Other helpful addresses

W. L. Graham, Esq., Gen. Sec., Elderly Invalids Fund (and Old People's Information Service), 10 Fleet Street, London, EC4 1BB. For everyone with an age problem. Full details from them. They cover everywhere and will give advice on a very wide variety of problems concerning the elderly.

The Abbeyfield Society, 22 Nottingham Place, London, WC1, 01–935 0751. This society has branches all over the country. All types of houses adapted to take all types of

people in houses altered to give them their own rooms plus the help of a housekeeper. The London branch can give you the address of your nearest local branch.

Servite Houses, 17 The Boltons, London, SW10. Tel: 01-370 3311. They have eight homes, which are undenominational although the origin of the organization is Catholic. Most of the homes are in London, one in Dundee, five provide sheltered housing. Write to Miss Bartlett, MBE, for details at above address.

Retirement Lease Housing Association, 22 South Audley Street, London, W1, 01–629 4250. Write for details of their scheme to meet the needs of people of the middle income group.

Fellowship Houses Trust, Clock House, Byfleet, Weybridge, Surrey. Byfleet 43172. There is a waiting list but keep address by you. They offer sheltered accommodation and companionship to those of slender means.

Friends of the Poor and Gentlefolk's Help, 42 Ebury Street, London, SW1. 01–730 8263. (Don't be put off by the name). They administer 13 homes where some 450 residents can furnish their own rooms. There is a waiting list. The election of new residents by the Committee is dependent upon a satisfactory medical certificate. Sometimes temporary care can be given to elderly people who need some nursing, while relations go away for a well-earned rest themselves. All enquiries about financial help and applications for the Homes are dealt with at the above address, and should be addressed to the General Secretary.

The Royal British Legion, 49 Pall Mall, London, SW1, are a big builder of homes for the elderly. Send for details at above address.

Methodist Homes for the Aged, 1 Central Buildings, Westminster, London, SW1, 01 930 4793. They have 30 homes with 900 residents. Residents pay according to their resources, and in the majority of cases the

residents can bring their own furniture. The homes are run primarily for Methodists, but you do not have to be a Methodist. They do not take anyone less than 70.

Religious Society of Friends (Quakers), Committee on Care for the Elderly, Friends' House, Euston Road, London, NW1, 01 387 3601. The Committee on Care for the Elderly acts as a centre of information about the 18 homes and sheltered housing scheme, which they run.

Women's Royal Voluntary Service, Estates Dept., 17 Old Park Lane, London, W1, 01–499 6040. Any approach for accommodation should be made at the local W.V.S. office. The head office will give details and general information on their housing for older people.

The Church Army, 185 Marylebone Road, London, NW1, 01–262 3211. With regard to the elderly—the Church Army make specific provision in three different ways. (1) By housing people in self-contained flats. (2) In hostels for men and women who are to some degree anti-social and misfits. (3) Homes with full residential care for 247 people and Short Stay accommodation for 38 people.

More expensive

There are also a number of residences for older people or retired people in need of care. Most of them seem to be in the South of England, and the average price seems to be in the region of £25 per week, though less if you are prepared to share a room. The GRACE organization can give details of some 2,500 hotels, guest houses, privately run residences and nursing homes. Mrs. Gould's Residential Advisory Centre for the Elderly, Leigh Corner, Leigh Hill Road, Cobham, Surrey, Cobham 2928. Grace also gives advice on other types of residences for older people. For long and short stays.

For places with and without nursing care. They cover 16 counties, but do not deal with the G.L.C. area.

Help for single person with a dependant

If you are single with a dependant, you have, to say the least, a lot on your plate, and where do you get help? Often your situation makes it impossible for you to help yourself.

The National Council for the Single Woman and her Dependants is a fairly new organization with branches all over the country. This charity was set up to help with sitters-in and with holiday relief. They run a pen friends' club (or at least Miss Margaret Cox does). And she will arrange pen friend introductions for subscribers. They have a Housing Scheme. They study legislation—and fight for improvements. They take on research. They try to get domiciliary services improved. They send out a bi-monthly newsletter. If you want to become a subscriber write to head office and they'll tell you of a branch that might be near you. The address to write to for an enrolment form: National Council for the Single Woman and Her Dependants, 166 Victoria Street, London, SW1.

Death

Death isn't something many people want to think about, but there are some practical details about your death that are worth thinking about—before it is too late! Not thinking about them, leaving them unsaid, can cause havoc. If not havoc, some sour feeling, even in the sweetest families.

How to make a will

In England, you can make one as long as you are over 18. In Scotland, a girl can if she is over 12. A boy, however, has to wait until he is the ripe old age of 14!

It is advisable to go to a solicitor to draw up a will, as you will get the benefit of his advice on what you must include. It is also a form of insurance against disputes arising as to its meaning later on. It will cost you £8—£12.

If you cannot afford this, you could be eligible for advice and assistance under the new legal aid scheme. For details of solicitors who are in this scheme, you need to go to the Citizens' Advice Bureau.

Or you can, for 7½p, go to a stationer's and buy a last Will and Testament form. The directions are clear, and there is a specimen will written out for you so that you can see the kind of thing you are to do. The language is not exactly contemporary; "heretofore I appoint . . ."!

And it does not suggest any odds and ends which you might want to include, if there is someone special, say, that you want to leave your watch to. It doesn't always occur to you to include that sort of thing, and this is where a solicitor would prompt you.

Whichever of these two ways you choose, do not put the drawn-up will in such a safe place that no-one can find it when you die. You need to tell *someone* where it is!

Burial and Cremation

It seems like a good idea to say before you die (you won't get another chance!) whether you want to be buried or cremated, whether you want a grave, a funeral with flowers, and so on. There are numerous arrangements for the person left to see to without adding to them the extra worry of working out what the dead person's preferences were likely to be.

There is a booklet which clearly puts what has to happen after death. You can get a copy from any Citizens' Advice Bureau. It is issued by them: "Problems following Death", 4p.

Here's a guide to Burial

Prices vary, so you should see more than one funeral director for estimates. Tell him what can be afforded and he can then tell you what can be expected for that money. Ask for a detailed estimate—including the cost of a service and cemetery fees.

Grave prices can be quite steep! In Wandsworth Municipal Cemetery, for instance, it is £40 a grave space. If you want to be buried in a churchyard, you have to see the vicar. Most of them are full.

Many funeral directors will let you pay in instalments (without interest, which seems very decent). If money is really short, ask if he is a member of the National Association of Funeral Directors, because members of this do offer a minimum service funeral for about £75 in London and other cities, though it would be less in other places. For this you get a simple but adequate coffin, bearers, a hearse and one following car up to a distance of a 15-miles circular run. Extras to this would be church, crematoria or cemetery fees, which could make the total more like £100.

There is a death grant of up to £30 available. For this you need to take a funeral director's account and a death certificate to the nearest Department of Health and Social Security Office and to make the claim within six months along with any pension book or National Insurance card the person owned.

Here's a guide to cremation

The procedure is similar to burial. A service in the deceased's religion can be held in the crematorium chapel; or if no religious service is wanted, there are a number of societies who do a non-religious service mainly at the crematoria. If you want them to officiate, it is important to tell the funeral director that the services of a chaplain are not required, and then write to one of the following:—

The South Place Ethical Society, Red Lion Square, London, WC1 (01 242 8032), £3 fee.

The National Secular Society, 103 Borough High Street, London, SE1 (Tel. 01–272 1266). No set fee.

The British Humanist Association, 13 Prince of Wales Terrace, London, W8 (Tel. 01 937 2341). £5 fee and they do ask for expenses.

These addresses are all in London, but if you write to them they can tell you their nearest representative to you, or if necessary they will send a copy of the service for a friend or relative to read themselves.

The ashes are usually scattered in the Garden of Rest at the Crematorium, although they can be scattered anywhere.

The cost of cremation should be cheaper than burial, even though there are some extra things you need for cremation, e.g. two doctor's certificates, which cost £4 each. The funeral director should advise you about all this.

There is a scheme for people who wish to pay their funeral fees in advance by regular instalments. Write for details to The Pharos Assurance Friendly Society, 47 Nottingham Place, London, W1 (01 935 6079).

Newspaper announcements can be put in the local or national newspapers by the funeral director if asked. The cost is so much per line.

When someone dies abroad . . .

First, the death must be registered according to the local requirements. Then it is wise to register it with the British Consul in that country. This way you can eventually get a copy of the death certificate from Somerset House, The Strand, London, WC2. Otherwise there won't be a record of it in England.

A local undertaker will make arrangements for you. Some British firms have agents abroad and they can arrange to have the body brought back to England. This is very expensive, as most airlines insist that the body is embalmed and the coffin is zinc-lined and hermetically sealed. On top of this, there is a 50%

surcharge for handling human remains. The price varies according to weight and volume. The U.K. customs will require a death certificate issued in the place where the person died. The local coroner has to authorize the removal of the body. Then the registrar, where the funeral is to take place, requires evidence that death took place outside England. The British Consul's certificate covers this.

How to ask for a post-mortem

The reason for one: to find out for certain the medical cause of death.

They are common when death occurs in a hospital. Most often it is a doctor who reports a death to the coroner, or to the police. But anyone can, if they are worried about the cause of death.

Once a death has been reported to a coroner, the funeral cannot then take place until he gives his permission. Ask at the local police station who your coroner is, if you want to get in touch with him. Reporting a death to him does not necessarily mean a post-mortem, though most reported deaths do lead to one.

Sometimes a doctor or a hospital may ask to carry out a post-mortem for medical reasons. Then it is up to the relatives whether they give permission or not.

How to donate your body for medical research

Write to the *Professor of Anatomy, Department of Health*

and Social Security, York House, 37 Queens Street, London, WC1. He will send you a letter giving all the necessary information. There are no forms to sign. Just a telephone number for your relatives or executor to ring as soon as possible, after your death. It is best to leave a signed statement saying you are leaving your body after death for medical research. Don't just put this in your will, for by the time it is read it could be too late for your request to be carried out.

Not all body bequests are accepted for a variety of reasons, e.g. if death follows an operation, or if there has been a post mortem. All expenses connected with taking a body away and the burying of it are borne by the medical school. Neither is there any legal obligation for your relatives or executor to fulfil your wish.

How to donate your kidneys

At doctors' surgeries there should be a card that you can fill in, if you wish to give your kidneys when you die. The card is then meant to be carried around with you. There is not a co-ordinating body or register where your name is filed, which means it's all a bit disorganized as yet.

How to donate your eyes

You write to the Royal Institute for the Blind – addresses follow. They will send you a leaflet and a form of which you have to make several copies, one for any relatives, one for your doctor, your executor, and one to be sent back to the Institute.

The National Institute for the Blind

224 Great Portland Street, London, W1.

For Ireland
Bryson House, 28 Bedford Street, Belfast 2.

For Wales
14 Neville Street, Canton, Cardiff.

Coping with bereavement

Someone you love dies, and after a while you may find it hard to show your grief to your family or to your friends . . . and it may be equally awkward for them to know how to behave to you. Not because they aren't feeling sorry, but for all sorts of other reasons like embarrassment, shyness and the fear that they will be opening a wound. There are societies set up to help you in your bereavement.

One society tries to help those who have lost a child. The Society of Compassionate Friends, Secretary, The Rev. Stevens, 8 Westfield Road, Rugby, Warwickshire (Phone: 0926 21548).

CRUSE helps widows and their children. There are local clubs which provide social activities and practical support. In the London area they have case-workers who visit bereaved families, and they plan to extend this personal counselling when funds allow. Helping to relieve the sense of isolation and the loneliness and despair is an important aspect of their work. They publish fact sheets on various subjects, i.e. pensions, legal aid, wills, insurance, as well as a monthly newsletter called "Cruse Chronicle". Contact them: CRUSE, The Charter House, 6 Lion Gate Gardens, Richmond, Surrey. Tel. 01–940 2660.

The Foundation for the Study of Infant Deaths was started by a couple whose baby died in its cot, Mr. and

Mrs. de Selincourt. They don't do bereavement counselling, but if they hear of any parents whose baby has died, they write to them with sympathy and advice, or they get other parents with a similar bereavement to write and give what help they can.

The Foundation for the Study of Infant Deaths, Assistant Secretary, Mrs. Beckley, 23 St. Peter's Square, London, W6. Tel. 01–245 9421.

The Camden Social Services Department run an excellent scheme which the organizer (Mrs. Elsa Perkins) says she hopes will eventually be adopted by other boroughs. It is run in conjunction with Dr. Murray Parkes of the Tavistock Clinic. The registrar of deaths in Camden sends to the Swiss Cottage Citizens' Advice Bureau the names of people who have died, and they send to the relatives a letter to say how sorry they are to hear of the death, and if they would like any help with any problems arising out of the death. They ask them to send back the enclosed slip and someone will call on them. They don't call unless asked. But if they are asked, then they are prepared to listen for ever while the bereaved person talks about the person they have lost, and will continue to visit usually until the first anniversary of the death, by which time the person is usually getting over it. There are six visitors at the moment, and they meet once a month at the Tavistock to discuss cases. They are carefully selected (the visitors) but they are not medically trained; and if it looks as if someone's bereavement is getting them down too much, then they contact that person's doctor. This description is really to spread the idea to other councils; for obviously the Camden Bereavement project can only work for people living there.

The Samaritans are another organization who will try to help anyone who feels desperate after the death of a wife, husband, mother, etc. Look in the telephone directory for the number of your nearest branch.

DEATH

For Scotland
9 Viewfield Place, Stirling
or
The Scottish National Federation for the Welfare of the Blind, 39 St. Andrews Street, Dundee.

Help, Complaints and Advice

How to give help

With expanding social services, there is more and more need for volunteer help. London alone could do with ten million hours a week of voluntary service. Helpers can be of any age, class or creed. It doesn't matter if you have no special talents or training. It is your patience, time and friendliness that are needed, and as little (or as much) of these as you care to give.

How to volunteer

Contact your local Council of Social Service. There are 180 of them throughout the country, and over 80 of them run volunteer bureaux who recruit volunteers. They know what is required in the area.

Our list is intended to give you some idea of what a volunteer can do. It is a sample taken from "Someone like you can help", a booklet published by the London Council of Social Service, 26 Bedford Square, London, WC1 (01–636 4066).

League of Jewish Women

Woburn House, Upper Woburn Place, WC1H 05P (01–387 7688).

Undertakes wide variety of services to all sections of the community.

Voluntary work: general assistance at hospitals, rehabilitation of mental patients, clubs for old people,

friendly circles for the lonely, pre-school playgroups, meals-on-wheels, home-visiting of old and handicapped, escort and transport duties.

Qualifications: none essential, but special skills welcome.

Training: courses held regularly.

Hours: by arrangement.

The Samaritans

St. Stephen's Church Crypt, Walbrook, EC4.
Helps those tempted to suicide or in despair.

Voluntary work: manning the 'phone and spending time with clients at the centre, in their homes or elsewhere.

Qualifications: maturity, tolerance and reliability.
Selection: by interview.

Training: Leaders hold preparation classes one evening a week for six weeks.

Hours: a 24-hour service is given. Volunteers work at the centre in shifts round the clock and elsewhere with clients according to availability.

Help the Aged (Voluntary and Christian Service)

8-10 Denman Street, W1 (01–437 2554).
Organizes the "Help the Aged" appeal: assists aged refugees overseas and needy aged in Britain.

Voluntary work: typing, record-keeping, accounts and clerical assistance.

Hours: day—by arrangement.

Expenses: paid by arrangement.

Family Service Units

207 Old Marylebone Road, London, NW1 5QP (01-402 5175).
Undertakes social casework with families needing intensive help to achieve better standards of home and child care or to maintain the family unit.

Voluntary work: children's activities, second-hand clothing store and fund-raising; some casework. Help with transport particularly welcome.

Qualification and selection: part-time and voluntary helpers to work directly with families are carefully selected and some previous experience or training is desirable.

Hours: regular day or evening work of a few hours weekly.

National Society for Mentally Handicapped Children

86 Newman Street, W1 (01 636 2861).
Promotes understanding of the problems of mental handicap, advises and supports parents, provides short and extended care, holiday schemes, pre-school groups, youth clubs, etc.

Voluntary work: clubs, pre-school activities, fund-raising, help with holidays.

Hours: mainly evening and weekend.

National Marriage Guidance Council

Little Church Street, Rugby, Warwickshire (Rugby 73241).
Marriage counselling, preparation for marriage, education work in schools, clubs, etc., emotional relationships and problems of young people.

Qualifications: liberal-minded men, women of understanding, integrity and intelligence, preferably, but not necessarily, married, usually between the ages of 25 and 50.

Selection/training: by the National Marriage Guidance Council in accordance with methods approved by the Home Office.

Hours: about 5 hours weekly, between 10.00 a.m. and 9.00 p.m. for marriage counsellors, less for education counsellors.

Royal National Institute for the Deaf

105 Gower Street, WC1E 6AH (01-387 5020).
Is concerned with the medical, educational, vocational, social and welfare problems of children and adults with defective hearing.

Voluntary work: various kinds, mainly visiting.

Cancer Research Campaign

2 Carlton House Terrace, SW1 5AR (01-930 8972).
Raises funds for cancer research.

Voluntary work: clerical: assisting with fund-raising activities.

Qualifications: common sense and the ability to work hard.

Hours: by arrangement.

Expenses: by arrangement.

Child Poverty Action Group

1 Macklin Street, off Drury Lane, WC2B 5NH (01–242 3225/9149).
Concerned with poverty, housing and helping people to get their welfare rights. Education and research into how the social structure can be improved.

Voluntary work: working on welfare-right stalls, in advice centres; advocacy at tribunals; research.

Qualifications: interest; relevant experience helpful.

Training: welfare rights courses and discussions.

Hours: by arrangement.

NACRO Voluntary Associates

73 Great Peter Street, London, SW1 (01-222 3851).
Recruits, selects and prepares volunteers to help the Probation Service in work with offenders and their families.

Voluntary work: visiting prisoners of all ages and their families, helping with people on probation; expected to make an ongoing relationship over an indefinite period of time.

Qualifications: persistence, humour, tolerance, ability to cope with depressing, negative feelings of clients.

Training: 6—7 week preparation course—1 evening meeting per week.

Expenses: travelling and subsistence paid.

Hours: when available.

National Association for Mental Health

39 Queen Anne Street, W1M 0AJ (01–935 1272).
Concerned with educating the public in better attitudes towards the mentally disordered and with helping patients and relatives; undertakes general administration, training, education and advisory case-work; issues publication; runs residential schools and homes; raises funds.

Voluntary work: helping with fund-raising (flag-selling, etc.), working with local associations for mental health in social clubs and other schemes for assisting patients and their families; addressing and filling envelopes, selling literature; record-keeping; work with educationally sub-normal children at hostels.

Qualifications: for bookstalls, some knowledge of the subject is required; for work in ESN hostels, volunteers are carefully selected.

Hours: various. Work in hostels mainly evenings and weekends.

Expenses: may sometimes be paid.

National Citizens' Advice Bureaux Council

26 Bedford Square, WC1B 3HU (01–636 4066).
Provide a confidential and independent service of advice and information.

Voluntary work: interviewing and advising callers; clerical work.

Qualifications: some experience in social work or relevant field such as housing, business taxation, etc., useful.

Training: C.A.B training course obligatory; volunteers work with trained staff.

LONDON ONLY

Release

1 Elgin Avenue, W9 (01 289 1123).
Provides advice and counselling service for young people suspected of drug offences or in other difficulties.

Voluntary work: assistance with above; fund-raising.

Qualifications: none essential for general help; people qualified in medicine or law needed to give professional advice.

Hours: daytime or Monday or Thursday evenings.

St. Mungo Community Trust

14 Frere Street, SW11 (01–223 4444).
Provides homes for homeless inadequates; takes loving care and attention to those who sleep on the streets through a nightly soup-run.

Voluntary work: work on soup-run one night a week for a minimum of six months; resident workers to live in one of many London houses; spare time help with sewing, maintenance, painting, etc.

Expenses: none paid. £1·50 per week for resident workers.

Cambridge House Literacy Scheme

131 Camberwell Road, SE5 0HF (01–701 4221/2).

Teaches adult illiterates to be literate through individual home tuition.

Qualifications: literacy.

Selection: telephone or write for tutor application form.

Training: one day courses held every month; occasional refresher courses.

Hours: by arrangement with pupil—usually one-and-a-half hours per week.

In 1973, a volunteer clearing house was set up to help recruit volunteers who would like to work with children, especially during the summer months, and to put them in touch with relevant play schemes throughout the country. Contact: Children Youth Action Group, Terminus House, 16 North End Road, London, NW11. (Phone: 01–455 6755/6).

How to make a complaint

How to complain: get advice get help if you are male/female, serious frivolous, black white, young/old . . . or just an ordinary consumer who has put up with rotten service for long enough.

Advice

313 Upper Street, London, N1 (01 226 9365).

Mainly for immigrants, but will help anyone. Offers a comprehensive service on problems such as finding a solicitor, arrest, housing, employment, and the special problems of students and ex-prisoners.

Advisory Centre for Education

32 Trumpington Street, Cambridge, CB2 1QY (Cambridge 51456).

Advises members on problems of education, by post or personal interview. Publishes monthly magazine called "Where" on all aspects of education £3·75 per annum. "Where on Parents and the Law", 60p explains parents' rights with regard to education.

Advertising Standards Authority

1 Bell Yard, WC2 (01-242 4111).

Deals with complaints relating to advertising in the cinema, press, bill boards, direct mail, etc. or for complaints about television advertising: –
Independent Television Companies Association, 52'66 Mortimer Street, London, W1 (01-636 6866), and
Independent Television Authority, 70 Brompton Road, London, SW3 (01–584 7011).

Automobile Association

New Fanum, Basingstoke, Hampshire (0256 26141).

Not only handles complaints from members against garages and hotels but will also provide free legal advice and representation for members who have complaints about any holidays booked through them.

Association of British Travel Agents

53 Newman Street, London, W1P 4AH (01–580 8281).

Will arbitrate between you and the tour operator who sent you to that hotel that was only a flicker in the architect's eye.

Battered wives

It has taken a long time for society to catch up with the fact that a wife who has been beaten by her husband

can't always just pack up and leave home. She (and perhaps her children) may have nowhere else to go. Women's Aid groups are now springing up to offer a refuge for these "battered wives' The pioneer among them is Chiswick Women's Aid, 369 Chiswick High Road, London, W4 (01 995 4430). This is not a hostel, and there are no wardens. The women who seek shelter are part of a community based on self help and mutual support.

On similar lines is Brixton Women's Aid, 51 Wiltshire Road, Brixton, SW2. Outside London you should ask the Social Services Department in the town hall whether a local Women's Aid group has been formed.

British Standards Institution

2 Park Street, London, W1 (01–629 9000).

Takes up all complaints about goods bearing the Kitemark and The Women's Advisory Committee of the B.I.S.; although unable to take up individual complaints, will help with problems and pass you on to a consumer group or organization who can help sort out your complaint. Has free leaflet (send stamped addressed envelope) "How to complain".

British Toy Manufacturers' Association

Regent House, 89 Kingsway, London, WC2 (01–242 9158).

Will take up complaints about toys, providing the manufacturer is a member of their association. Unfortunately most inferior toys are imported and are therefore not the concern of this organization.

Citizens' Advice Bureaux

Free help and information centres. Will advise on rent, rights to welfare benefits, tenancy, consumer

problems and advice. They keep a list of solicitors in the area who operate under the Legal Aid and Advice Scheme. Will also help with a legal aid application. They are most helpful (nearly all the time!), especially when dealing with complaints about faulty goods and services.

Citizens' Rights Office

1 Macklin Street, WC2 (01–405 9795). (C.P.A.G. Information Service).

Legal advice and legal aid in areas not covered by the state legal aid scheme. Help with problems such as business affairs, housing, supplementary benefit, redundancy, etc.

Claimants' Union

19 Rear Tower, New Town, Mosborough Crescent, Birmingham 19, (021–455 0566).

Their aim: to establish rights of claimants in the Welfare State. They advise on how to deal with officials. They will accompany you to appeal tribunals. Ask at your Citizen's Advice Bureau if there's one near you, or write to the above address.

The Consumers' Association

14 Buckingham Street, London, WC2 (01–839 1222).

Researches into consumer products and publishes monthly magazine "Which?" (£2·50 per annum). It also publishes quarterly supplements on specialized subjects i.e. money, cars, etc. Worth becoming a subscriber—if you're a big spender.

Consumer Aid Centre

242 Kentish Town Road, NW1 (01–485 9939).

Pre-shopping advice and complaints service. Advises

on consumer rights. Works in conjunction with local authority (more are planned in other areas) and the Consumers' Association.

National Consumer Protection

16 Woodward Avenue, Hendon, London, NW4 (01–202 5787), and Aberdeen, Scotland (022–473 2412).

Free service for individual complaints (though successful clients are asked for contribution) of every conceivable nature, gas, mail order, food products, etc.

National Federation of Consumer Groups

61 Valentine Road, Birmingham, B14 7AJ (021 444 6010)

If you write to them they will put you in touch with a local group. Not just interested in informing members about consumer matters but in campaigning to get things done—for instance, some local groups wage war to keep local amenities up to scratch; to protect footpaths.

Confederation for the Advancement of State Education

81 Rustlings Road, Sheffield, 11 (0742 62467).

A pressure group to improve the state school system. Campaign for comprehensive education and more nursery schools, discussions, meetings, educational publications, advice on how to start a local group.

Electricity and Gas

If you get nowhere with your local showroom staff, try the regional consultative council district committee (address in local gas/electricity showroom). The council acts as a consumer watchdog bet they're inundated! Your local electricity board showroom also has a list of approved contractors whose work is closely inspected before they are accepted for the roll. If their work is not

carried out in accordance with the Institution of Electrical Engineers writing regulations faults are rectified free of charge. (Or you could complain to the Minister for Industry at the Department of Trade and Industry bet he's inundated too!).

The Federation of British Carpet Manufacturers

Dorland House, 14-16 Lower Regent Street, London, SW1 (01–980 8711).

Considers complaints about woven carpets purchased from retail stores –for complaints about tufted carpets contact *Tufted Carpet Manufacturers' Association*, Royal Liver Chambers, 8 Silver Street, Bury, Lancashire (061–764 1114).

Housewife's Trust

c/o The National Innovations Centre, Bedford Chambers London, WC2 (01 240 1327).

Membership £2 per annum (six editions of magazine "Insight", which reports on price changes, standards, etc.). Handles complaints from members by co-ordinating with retailers, manufacturers, housewives and the Ministry of Agriculture.

Motor Insurers Bureau

Aldermary House, Queen Street, EC4.

Provides compensation for motor accident victims not otherwise covered by insurance.

Motor Agents' Association

201 Great Portland Street, London, W1 (01 580 9122).

Investigation and advisory service.

National Council for Civil Liberties

152 Camden High Street, London, NW1 (01 485 9497).

Campaign for civil liberties (that's yours and mine)

and minority rights. Will advise on cases of injustice and refer you to a solicitor if you are in trouble with the police.

National Marriage Guidance Council

Will help with complaints about your other half, or will listen to you both. Or will try to patch things up or give advice if it's not patch-uppable!

Parents of homosexuals

Parents Enquiry was set up to provide help, support and guidance to families who discovered that one of their children was homosexual. The London office has been so overwhelmed by appeals for help that branches are being planned for Liverpool, Edinburgh, Leicester and Nottingham. PE is concerned with children aged 15 and over. It aims to promote understanding of homosexuality and ease the parents' initial shock of discovery. The address is: Parents Enquiry, c/o Albany Trust, 8 Christchurch Road, London, NW6.

Post Office

First step is your district Head Post Master or Telephone Manager. Second step, on to the Customer Information Service, Post Office Corporation, 24 Howland Street, London, W1 (01-631 2345). If still not satisfied, third step up to the Post Office Users' National Council, Waterloo Bridge House, Waterloo Road, London, SE1 (01-928 9458) and finally, how about the Minister of Posts and Telecommunications himself?

Patients' Association

335 Grays Inn Road, WC1 (01-837 7241).

Membership £2, but will help anyone with grouses and grumbles about the medics.

The Police

Go to your nearest police station, if you want help, or if you are lodging a complaint against the guardians of law themselves! The Metropolitan Police have a special complaints department (01-230 1212) at New Scotland Yard, 4 10 Broadway, London, SW1H 0B6. The same thing happens there, however, as will happen at your police station. You complain, they record it. This gets handed over to an investigating officer, who will then see you and "take down your particulars"!

Public Analysts

Royal Institute of Chemistry, 30 Russell Square, London, WC1.

Available to anyone and the costs are not high. If, however, your complaint goes through the local health department, no charges are made. They handle food contents, suspected food poisoning, lead content in paints, cosmetic analysis, etc. The results are usually extremely accurate and an analyst's opinion is accepted in court.

Transport

Passengers with complaints against British Rail—times of trains, dirty waiting rooms, bad refreshments—should first of all go to their Station Manager or the Divisional Manager. Failing there, write to your area Transport Users' Consultative Committee, whose address you will find at your station. Don't bother them with anger over changes in prices of fares. They can do nothing. The Minister of Transport is the final resort.

Race Relations Board

5 Lower Belgrave Street, London, SW1 0NR (01–730 6291).

The Board investigates complaints of racial discrimination and seeks to resolve them by conciliation. If this fails, the Board can seek remedies in the courts. Complaint forms from Citizens' Advice Bureaux, employment exchanges, town halls, police stations.

Retail Trading-Standards Association

Avon House, 360 Oxford Street, London, W1 (01 629 9314).

Its prime objective is to deal with complaints from customers of large stores throughout the country, but will often help with other complaints too.

Surveyors' Aid Scheme

For the London area only, a body of professional surveyors who will help people who really can't afford to pay. There's a severe means test first. Get in touch through your local Citizens' Advice Bureau.

Some further trade organizations

These organizations usually only deal with complaints about their own members, so before you send your best curtains to the laundry or convert your loft into a spare room, why not check and see if the people you intend to deal with are members of a trade organization.

Building. The National House-builders' Registration Council, 58 Portland Place, London, W1 (01–487 7201)

Central Heating. Heating & Ventilating Contractors' Association, 172 Buckingham Palace Road, London, W1 (01–730 8245).

Furnishing. National Association of Retail Furnishers, 3 Berners Street, London, W1 (01–636 1778).

Hire Purchase. Hire Purchase Trade Association, 3 Berners Street, London, W1E 4J2 (01–636 7564).

Laundry and Dry Cleaning. Association of British Launderers and Cleaners, 22 Lancaster Gate, London, W2 3LL (01–723 2454).

Painting and Decorating. National Federation of Master Painters and Decorators of England and Wales, 6 Haywra Street, Harrogate, Yorkshire (0423 67292).

Plumbing. National Federation of Plumbers and Domestic Heating Engineers, 6 Gate Street, London, WC2 (01–405 2678).

Radio and T.V. Radio and Television Retailer's Association, 100 St. Martin's Lane, London, WC2 (01 836 1463) and 4 Forres Street, Edinburgh (031 225 6353).

Solid Fuel. Secretary of the Domestic Coal Consumer's Council, Thames House South, Millbank, SW1.

Local Authorities

Complaints about mucky shops, dirty cafes, smelly loos, fly-infested rubbish tips, should be made to the public health inspector. About parks, street lights, playgrounds, ring the Borough Engineer's Office. The Town Clerk is the chap for advice on planning permission. Also for complaints against buildings going up in open spaces. Look out for suspicious beginnings, for once the bulldozers are in it's too late! For anything to do with schools contact the Education Office, though there is a Chairman of the Education Committee appointed from the Council, and it's sometimes worth being more direct and addressing your remarks to a name.

Newspapers

"*Daily Express*", Fleet Street, London, EC4 (01-353 8000).

Runs a consumer column for readers called "Action Line". It's free and gets results. Just write in with your complaint or query.

"*The Sunday Times*", 200 Grays Inn Road, WC1 (01-837 1234).

On the front page of the Business News section (don't be put off!) is a column called "Shop", where you can pick up useful tit-bits, e.g. Sainsbury's will take "free coupons" as long as they sell the product, and will deduct the amount from your bill even though you haven't bought the actual coupon product. Cash for you, but defeats the coupon's purpose somewhat!

Publications

"*Readers Digest Family Guide to the Law*". A comprehensive, simply written guide to the law as it affects ourselves and our families in day to day living, i.e. what to do if the family income drops, dealing with rebellious children, accidents at work, boating and the right of navigation, appearing before a tribunal and challenging official decisions. £4·50 from The Readers Digest Centre, 22 Berkeley Square, London, W1.

"*Civil Liberty: The N.C.C.L. Guide*". A Penguin Special, the Guide has three major objectives: to explain in simple terms the legal rights of British citizens; to suggest ways of putting these rights into practice; and to highlight aspects of British law which adversely affect civil liberties. Costs 50p, available from N.C.C.L., 152 Camden High Street, London, NW1 0NN (plus 5p for postage and packing).

"*Time Out's Book of London*". 80p. It is not an "historic" guide there's plenty of those. What it does is give a selective guide to those living and visiting London, especially if you are youngish, earning something but not

enough. Covers getting a flat job, entertainment, getting things repaired, self help and civil rights, etc.

P.S. Elizabeth Dunn used to do a consumer column in the Guardian, and she once highlighted a more lunatic aspect of consumerism. A lolly firm was giving away marbles in exchange for lolly wrappers, and said "You could become a marble millionaire". You'd have to consume, she worked out, 160,000 lollies before you did.

UNDERSTANDING HUMAN SEXUAL INADEQUACY

Fred Belliveau and Lin Richter

UNDERSTANDING HUMAN SEXUAL INADEQUACY is the layman's guide to the controversial and scholarly *Human Sexual Inadequacy* by Masters and Johnson. In a main feature article, *Time* magazine has described these famous sexologists as "pioneers – they are the most important explorers since Alfred Kinsey into the most mysterious, misunderstood and rewarding of human functions". In the same article, Masters is quoted as saying "the great cause for divorce in America is sexual inadequacy . . . and perhaps half of the nation's 45 million married couples are incompatible to some degree."

This book has been written in everyday language and is aimed at a much wider audience than was possible with the original Masters and Johnson text. Thus, "myotology" has become "muscle tension" and "marital unit" has become "couple".

UNDERSTANDING HUMAN SEXUAL INADEQUACY has been a magnificent success in the United States, where it was a Book of the Month Club choice. Unsensational, medically accurate and based on the knowledge gained from years of pioneering research, the book has the full authority of Masters and Johnson, who contribute a specially-written foreword.

CORONET BOOKS

The Punch Guide To Good Living

EDITED BY WILLIAM DAVIS

**This is
an extremely
dangerous book.
It may well get banned.**

This book is about all the things that are bad for you. It is about eating food, drinking booze, chasing women, not going to bed, not getting up, driving fast cars, and generally behaving as if there were no tomorrow. But ending up with some very good yesterdays, all the same. It is not to be recommended to celibate teetotal dieters who need nine hours kip per night. Unless they want to find out what they've been missing all these years.

Contributions from, among others: Alan Coren, Humphrey Lyttelton, Michael Parkinson, William Davis, Lord Arran, William Hardcastle, Harry Secombe, A. P. Herbert, Keith Waterhouse, P. G. Wodehouse, Kenneth Allsop, Robert Morley, George Melly, Jonathan Routh.

CORONET BOOKS

How To Cheat At Cooking

DELIA SMITH

Have you always wanted to be a good cook but never had the time?

Do modern convenience foods set you free from the kitchen? Or do you find them dull and tasteless? Delia Smith, cookery writer for the *Evening Standard,* believes that you can easily have the best of both worlds. She shows you how to escape long hours of kitchen drudgery by a little clever "cheating". Basing her recipes on quick convenience foods – canned, frozen, dehydrated and pre-cooked – the author shows how to add your own special touches to delight family and friends.

Meal-times come round all too often. If you have better things to do than slave over a hot stove, this is the book for you.

CORONET BOOKS

TITLES OF GENERAL INTEREST

Fred Belliveau and Lin Richter

☐ 15070 X Understanding Human Sexual Inadequacy 35p

William Davis

☐ 18215 6 The Punch Guide to Good Living (Ed.) 50p

☐ 18216 4 The Punch Bedside Book (Ed.) 50p

☐ 18288 1 Money Talks 50p

Delia Smith

☐ 16876 5 How to Cheat at Cooking 35p

Martin Page

☐ 17875 2 The Company Savage 40p

Robert Heller

☐ 17876 0 The Naked Manager 40p

Robert Townsend

☐ 14986 8 Up the Organisation 30p

Pitman's College

☐ 16046 2 Typewriting 30p

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All these books are available at your bookshop or newsagent, or can be ordered direct from the publisher. Just tick the titles you want and fill in the form below.

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Mavis Nicholson – *photo by Sophie Baker*

Who has the right to march into your home uninvited?
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Why one bank rather than any of the others?
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